



# Business Loan Application Form

**NOTE:** Please complete this form in BLOCK CAPITALS and in black ink. Do not leave any unanswered field. Mark the box with a cross and put N.A. where applicable. Application processing will start only upon submission of all documentary requirements. Incomplete application will not be processed.

## MY LOAN INFORMATION

<b>Desired Loan Amount (PhP)</b>	<b>Desired Payment Term</b> <input type="checkbox"/> 12 months <input type="checkbox"/> 18 months <input type="checkbox"/> 24 months <input type="checkbox"/> 36 months <input type="checkbox"/> 48 months	<b>Mode of Loan Release</b> <input type="checkbox"/> Manager's Check <input type="checkbox"/> Credit to Equicom Account _____ <input type="checkbox"/> Credit to Non-Equicom Account _____
<b>Loan Purpose</b> <input type="checkbox"/> Investment or Upgrade in Systems and Technology <input type="checkbox"/> Renovation of Office / Warehouse <input type="checkbox"/> Employees' Training Program		<input type="checkbox"/> Loan Balance Transfer <input type="checkbox"/> Machine and/or Equipment Repair <input type="checkbox"/> Advertising Campaign <input type="checkbox"/> Purchase of Raw Materials and/or Inventory

## MY PERSONAL INFORMATION

<b>First Name</b>	<b>Middle Name</b>	<b>Last Name</b>	
<b>Mother's Maiden Name</b> (First Name, Middle Name, Last Name)		<b>Date of Birth</b> (mm/dd/yyyy)	<b>Age</b>
<b>Civil Status</b> <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Widowed <input type="checkbox"/> Legally Separated	<b>Gender</b> <input type="checkbox"/> Male <input type="checkbox"/> Female	<b>Nationality</b>	<b>No. of Dependents</b> <input type="checkbox"/> Children: _____ <input type="checkbox"/> Others: (Relationship) _____
<b>Educational Attainment</b> <input type="checkbox"/> High School <input type="checkbox"/> College <input type="checkbox"/> Post Graduate <input type="checkbox"/> Vocational <input type="checkbox"/> Others	<b>Home Phone Number</b>	<b>Mobile Phone Number</b>	<b>E-Mail Address</b>
<b>Present Home Address</b> (Lot/Blk No., House/Unit No., Floor No./Building Name, Subdivision/Village, City/Province, Zip Code)		<b>Length of Stay</b> ___ Years ___ Months	<input type="checkbox"/> Owned <input type="checkbox"/> Living with Parents/Relatives <input type="checkbox"/> Company Provided <input type="checkbox"/> Mortgaged PhP _____/mo. <input type="checkbox"/> Rented PhP _____/mo.
<b>Permanent Home Address</b> (Lot/Blk No., House/Unit No., Floor No./Building Name, Subdivision/Village, City/Province, Zip Code)		<b>Length of Stay</b> ___ Years ___ Months	<input type="checkbox"/> Owned <input type="checkbox"/> Living with Parents/Relatives <input type="checkbox"/> Company Provided <input type="checkbox"/> Mortgaged PhP _____/mo. <input type="checkbox"/> Rented PhP _____/mo.
<b>Previous Home Address</b> (Lot/Blk No., House/Unit No., Floor No./Building Name, Subdivision/Village, City/Province, Zip Code)		<b>Length of Stay</b> ___ Years ___ Months	<input type="checkbox"/> Owned <input type="checkbox"/> Living with Parents/Relatives <input type="checkbox"/> Company Provided <input type="checkbox"/> Mortgaged PhP _____/mo. <input type="checkbox"/> Rented PhP _____/mo.
<b>Source of Funds</b> <input type="checkbox"/> Commission <input type="checkbox"/> Employment <input type="checkbox"/> Remittance <input type="checkbox"/> Others, please specify _____	<b>Car Ownership</b> <input type="checkbox"/> Owned <input type="checkbox"/> Personal <input type="checkbox"/> Company Provided No. of cars owned _____ PhP _____/mo. <input type="checkbox"/> None	<b>Are you related to any EqB Employee?</b> <input type="checkbox"/> Yes <input type="checkbox"/> No Name: _____ Relationship: _____	
Are you a Director, Officer or Stockholder (DOS) of Equicom Savings Bank (EqB), or EqB subsidiary and/or affiliate? If YES, specify company and position/affiliation _____			<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you related to a DOS of EqB or any EqB subsidiary and/or affiliate of Equicom Group of Companies? If YES, specify company and position/affiliation _____			<input type="checkbox"/> Yes <input type="checkbox"/> No

## MY BUSINESS INFORMATION

<b>Business Name</b>			
<b>Business Address</b> (Lot/Blk No., House/Unit No., Floor No./Building Name, Subdivision/Village, City/Province, Zip Code)			
<b>Form of Organization</b> <input type="checkbox"/> Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Sole Proprietorship	<b>Number of Employees</b> <input type="checkbox"/> Regular (____) <input type="checkbox"/> Contractual (____) <input type="checkbox"/> Probationary (____) <input type="checkbox"/> Project-Based (____)	<b>Major Products/Services Offered</b>	
<b>Position</b> <input type="checkbox"/> Owner <input type="checkbox"/> Chairman <input type="checkbox"/> President <input type="checkbox"/> CEO <input type="checkbox"/> Director <input type="checkbox"/> Vice President <input type="checkbox"/> General Partner <input type="checkbox"/> Limited Partner <input type="checkbox"/> Others, please specify _____	<b>Nature of Business</b>	<b>Total Business Assets Size - Net of Land</b>	
<b>Date Established</b> (mm/dd/yyyy)	<b>Years in Business Operation</b> ___ Years ___ Months	<b>Length of Service</b> ___ Years ___ Months	
<b>Percentage Ownership</b> (based on latest GIS)	<b>SSS/GSIS Number</b>	<b>Tax Identification Number (TIN)</b>	
<b>Office Phone Number</b>	<b>Fax Number</b>	<b>Office Email Address</b>	
<b>Previous Employer/Business Name</b>		<b>Length of Service</b> ___ Years ___ Months	<b>Position</b>

## MY SPOUSE INFORMATION

<b>First Name</b>	<b>Middle Name</b>	<b>Last Name</b>	
<b>Employer/Business Name</b>			<b>Position</b>
<b>Employer/Business Address</b> (Lot/Blk No., House/Unit No., Floor No./Bldg. Name, Subdivision/Village, City/Province, Zip Code)			
<b>Date of Birth</b> (mm/dd/yyyy)	<b>Office Phone Number</b>	<b>Mobile Phone Number</b>	<b>Email Address</b>

**OTHER INFORMATION**

Personal/Trade Reference Name	Relation to Borrower	Telephone Number	Home Address
Credit Card Issuing Bank	Card Number	Card Credit Limit	Card Expiry Date
Other Loan Accounts (Bank/Loan)	Type of Loan	Outstanding Balance	Monthly Payment

**UNDERTAKING**

I hereby certify that all information herein are true and correct based on my own personal knowledge. I authorize the Bank to obtain information as it may require concerning my loan application and agree that it shall remain the Bank's property whether my loan is approved or not. Any information given by me or other persons duly authorized by me which is not true or accurate, will automatically cause the Bank to reject my loan, cancel its approval or if the loan has been released to me, to demand immediate payment thereof.

I hereby waive my rights and benefits under the provisions of R.A. 9510 (Credit Information System Act), R.A. 1405 (Secrecy of Bank Deposit Act), R.A. 6426 (Foreign Currency Deposits Act), R.A. 8791 (General Banking Law), R.A. 9160 (Anti-Money Laundering Act) and other laws on confidentiality of bank account, credit, loan and other related information and hereby authorize the Bank to process divulge, or make necessary disclosure of such otherwise confidential information, to third parties, including but not limited to the Bank's affiliates, subsidiaries, agents or service providers, the Bankers' Association of the Philippines – Credit Bureau (BAP – CB) or to other credit bureau or to any similar central monitoring entity or recipients as may be provided for by law and required by competent authority.

I further authorize the Bank, as my Attorney-in-Fact, to conduct random verification with the Bureau of Internal Revenue (the "BIR") in order to establish the authenticity of my tax statements (the "ITR") and the accompanying financial statements/documents submitted to the Bank in accordance with banking regulatory requirements and/or to process, report, share and disclose my information to domestic or foreign authorities and/or tax authorities and/or withhold from me, such amounts as may be required by domestic or foreign regulatory and/or tax authorities in accordance with the requirements of United States Foreign Account Tax Compliance Act (FATCA), and such other rules and regulations issued and/or may be issued, by the Government of the Philippines in connection with FATCA.

For this purpose, I hereby authorize the Bank, its employees or its agent to verify and obtain information relevant to my loan application, such as, but not limited to residential and contact information, business or trade and payment performance.

I hold the Bank free and harmless from any and all liabilities, claims and demands of whatever kind or nature in connection with or arising from the aforementioned disclosure or reporting.

I hereby acknowledge that the loan or any part(s) thereof shall be deemed to have been availed on the date on which funds are transferred to my bank account or cash/prepaid card, maintained with the Bank, or receipt of the Manager's Check reflecting the amount of the loan less applicable fees, charges and taxes.

I further authorize the Bank to deduct from the proceeds of my loan, all fees including, but not limited to, processing fees, documentary stamp tax, notarial fees and interest accruals should the first due date be over 30 days from the release of my loan and other related charges.

I likewise authorize the Bank to provide me with a consumer loan or additional bank product/s (such as but not limited to auto, housing, credit card and other products suited to my situation) at the Bank's sole discretion. My acceptance of the credit card or the proceeds of any loan released pursuant thereto shall be conclusive proof of my acknowledgment of my additional obligations and/or indebtedness to the Bank under the Terms and Conditions set forth by the Bank and prevailing at the time the credit card is issued or the additional loan is approved.

I hereby agree that the Bank has the right to approve a lower amount than my desired loan amount as indicated in this application and shall render the Bank free and harmless from any liability arising thereof.

I hereby agree that should my application be denied, the Bank has no obligation to furnish the reason for such rejection or to return my application and other submitted documents.

I also legally bind myself to the Terms and Conditions of the Loan Program Promissory Note, Disclosure Statement and other relevant documents that I shall execute in favor of the Bank.

I hereby freely and voluntarily give my consent, and hereby agree and authorize the Company, its parent company, affiliated companies, subsidiaries, financial advisors, accredited/affiliated third parties or independent/non-affiliated third parties, whether local or foreign (collectively referred to as Companies), to collect and process matter or information, personal or otherwise, pertaining to myself, this application or transaction, including sensitive personal information and privileged information (as defined under existing laws and subject to consent of other parties to the exchange as may be applicable) herein provided, collected or held or otherwise obtained separately by the Companies, and to disclose the above information between and among the Companies, for any legitimate business purpose as such Companies may deem appropriate, including but not limited to cross-selling, promotion/conduct of marketing and direct marketing activities, research, providing advice or information covering products or services which the Companies believe may be of interest to me, to effectively administer or manage my account, enhance customer services, or to communicate with me for any purpose. The words collect and process are hereby understood to include any operation or any set of operations performed upon personal information including, but not limited to, the collection, recording, organization, storage, updating or modification, retrieval, consultation, use, consolidation, blocking, erasure or destruction of data.

Borrower's Signature Above Printed Name

Date (mm/dd/yyyy)

Please make payments only to authorized Bank employees. Sales agents and/or referrers are not allowed to collect any fees of whatever nature on behalf of the Bank. Any payments made to individuals/entities not authorized by the Bank will not be binding on the Bank.

**DOCUMENTARY REQUIREMENTS**

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| <ul style="list-style-type: none"> <li><input type="checkbox"/> Duly filled-out and original signed application form</li> <li><input type="checkbox"/> Photocopy of two (2) valid government issued ID with three (3) specimen signature</li> <li><input type="checkbox"/> Latest credit card Statement of Account (SOA)</li> <li><input type="checkbox"/> Proof of residence address, either of the following:             <ul style="list-style-type: none"> <li><input type="checkbox"/> Latest one (1) month proof of billing (i.e. utility bill or lease contract under applicant's name)</li> <li><input type="checkbox"/> Latest one (1) government ID with residence address (i.e. driver's license, postal ID, NBI, police clearance, etc.)</li> </ul> </li> </ul> | <ul style="list-style-type: none"> <li><input type="checkbox"/> SEC/DTI Certificate of Registration</li> <li><input type="checkbox"/> Latest General Information Sheet</li> <li><input type="checkbox"/> Latest Business Permit</li> <li><input type="checkbox"/> Six (6) months bank statements / passbook</li> <li><input type="checkbox"/> Authorization to verify bank account/s</li> <li><input type="checkbox"/> List of three (3) major suppliers and customers with contact details.</li> </ul> <p><i>Note: Other documents may be required to process the loan.</i></p> |
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**MONTHLY ADD-ON INTEREST RATES\***

**FEES AND CHARGES**

Effective Yield	Term	Add-On Rate	Factor Rate	
Tier 2	12 months	1.55%	0.09883	<input type="checkbox"/> Processing Fee (to be deducted from loan proceeds): PhP1,500.00 for employed and PhP2,000.00 for self-employed <input type="checkbox"/> Documentary Stamps Tax of PhP1.50 for every PhP200.00, only for loans PhP250,000.00 and above (effective January 1, 2018) <input type="checkbox"/> Late Payment Fee: 3.0% per month of the total overdue amount or PhP500.00, whichever is higher <input type="checkbox"/> Early Settlement Fee: 5.0% of the remaining principal balance or PhP500.00, whichever is higher <input type="checkbox"/> Returned Check Fee: PhP500.00 per returned check <input type="checkbox"/> Extension Fee: PhP500.00 <input type="checkbox"/> Credit to Non-EqB Account Fee: P15.00 <b>Computation of Fixed Monthly Amortization</b> <div style="display: flex; align-items: center; justify-content: center; gap: 10px;"> <div style="border: 1px solid black; border-radius: 10px; padding: 5px;">Desired Loan Amount</div> <span>×</span> <div style="border: 1px solid black; border-radius: 10px; padding: 5px;">Factor Rate <small>(based on desired term)</small></div> <span>=</span> <div style="border: 1px solid black; border-radius: 10px; padding: 5px;">Monthly Amortization</div> </div>
	18 months	1.65%	0.07206	
	24 months	1.65%	0.05817	
	36 months	1.75%	0.04528	
Tier 3	48 months	1.85%	0.03933	
	12 months	2.5%	0.10833	
	18 months		0.08055	
	24 months		0.06666	
36 months	0.05277			
Tier 4	12 months	3.0%	0.113333	
	18 months		0.085555	
	24 months		0.071666	
	36 months		0.057777	

\*All loans are subject to Bank's approval and interest rates are subject to change with prior notice. Tier 1 Interest rates apply subject to Bank's review and approval.

This computation serves as a guide only. The Bank, at its sole discretion, shall determine the final loan amount, term, and amortization to be approved.

**FOR BANK USE ONLY**

Channel Source	Source Code	Sales Officer
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# Data Processing Consent Form

## IMPORTANT: PLEASE READ CAREFULLY.

In the course of our business transaction/relation or your availment of the Bank's products and services, Equicom Savings Bank, Inc (the Bank) will process Personal Information and/or Sensitive Personal Information ("Personal Data") relating to you and/or your legal representative. Such processing of Personal Data may include its collection, recording, retrieval, use, retention, disclosure and disposal/destruction. Personal Data may include name, age, date of birth, gender, race, nationality, home or office address, contact number, email address, identity card number, passport number, specimen signature, company name, occupation, salary, job position, credit card number, credit history, religious affiliation and other information which are relevant to our business transaction or relationship or your availment of the Bank's products and services. By signing this consent form, you hereby authorize and consent to the processing and sharing of your personal data for one or more specific purposes:

- (a) to verify your identity, responding to requests, updating your records, processing of transaction and other relevant payment and invoices, receipts, collecting debts, provide other requested products and services in the ordinary course of our business;
- (b) to facilitate commercial transactions with you and fulfill contractual obligations to you in the preparation of any relevant agreements (if any) and for maintaining our own accounts and records;
- (c) to assess your application/request for our services, to process your application for and to provide continuous services such as loan and credit/prepaid card application;
- (d) to communicate with you and your authorize/legal representative via SMS, phone call, email, fax, mail and/or any other appropriate communication channels;
- (e) to notify you of and provide you with information about our products, goods, facilities, services, upcoming events that you request via SMS, phone call, email, fax, mail and/or any other appropriate communication channels unless you have otherwise notified us that you do not wish for us to process your Personal Data for such purpose;
- (f) conduct appropriate checks for credit-worthiness in the ordinary course of our business;
- (g) to offer and provide you with new or related products and services of Equicom Group, its affiliates, subsidiaries or third parties,
- (h) for internal investigations, audit or security purposes;
- (i) to enforce contractual and legal rights and obligations; and
- (j) to comply with the Bank's internal policies and its reporting obligations to governmental authorities under applicable laws.

Your information may continue to be collected, stored, processed and/or shared by the Bank as prescribed by the law, or as long as necessary for the purpose of maintaining or implementing our business relation or transaction and to comply with applicable laws, rules, and regulations. You and your legal representative are entitled to certain rights in relation to the Personal Data that may be collected from you and your legal representative, including the right to access, correct, delete, destroy and to object to the processing of the same. A more detailed description of your rights under the Philippine Data Privacy Act of 2012, and its implementing rules and regulations may be accessed and downloaded at <https://privacy.gov.ph>.

You may communicate with the Bank's Data Protection Officer through email at [dpo@equicomsavings.com.ph](mailto:dpo@equicomsavings.com.ph) or call 812-3861 or visit the National Privacy Commission website at <https://privacy.gov.ph> for any privacy concern regarding your personal data.

### ACKNOWLEDGEMENT:

I hereby confirm that I understand the foregoing and that I am voluntarily giving my consent to the processing of my Personal Data under the terms and conditions provided above. The consent will remain in full force until I revoke it in writing.

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**Customer Signature over Printed Name**

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**Date and Time**