



BUSINESS LOAN APPLICATION FORM

(Please check the appropriate circle and indicate N/A if not applicable)

INDIVIDUAL SOLE-PROPRIETORSHIP



A. BORROWER AND BUSINESS INFORMATION¹

Borrower: (First Name) (Middle Name) (Last Name) Suffix:
Civil Status: Single Married Separated Widow/er Annulled
Place of Birth: Date of Birth: (mm/dd/yyyy) Citizenship:
Spouse: (First Name) (Middle Name) (Last Name) Suffix: (if applicable) (Date of Birth)
Home Address: (Unit #, Bldg./House #, St., Subd./Brgy./Dist., Mun./City, Province, Zip Code)
Home Address Ownership: Owned (Unencumbered) Owned (Mortgaged) Rented Living with Relatives Length of Stay in Location: Years
Landline No.: (Area Code, Number) Mobile Number: Email Address:
Tax Identification No. PhilSys: Other Government-issued ID: (Please specify type/number)
Mothers Maiden Name: (First Name) (Middle Name) (Last Name) (Suffix, if applicable)
Registered Business Name: (Trade Name) Principal Business Address: (Unit #, Bldg./House #, St., Subd./Brgy./Dist., Mun./City, Province, Zip Code) Is this similar to Home Address Yes No (if No, kindly provide the details)
Business Address Ownership: Owned (Unencumbered) Rented Owned (Mortgaged) Years the Business has been in operation: Years Number of Branches:
Website/Social Media: (Business) Indicate Wether the Business Has?² Female Manager(s) Female Head Officer for Operations/Administrative Service
Nature of Business: Based on PSIC Reference Please Specify Business Activity:
Business Registration: (Check all that apply) Department of Trade & Industry (DTI) Bureau of Internal Revenue (BIR) Barangay/Mayor's Permit Others
Date of Business Registration: (mm/dd/yyyy) Expiry Date of Registration: (mm/dd/yyyy) Registration Number:
Firm Size³ (Total assets exclusive of the land on which the business entity's office, plant and equipment are situated)⁴ Micro (not more than Php 3M) Small (Php3,000,001 to 15M) Medium (Php15,000,001 to 100M)
Annual Sales or Revenue: Number of Employees: (Indicate all employees and/or directly involved in business operations) Full Time: Part-Time/Contractual:

Table with 4 columns: Name of Top Suppliers, Goods Supplied/ Service Rendered, Contact Person, Contact Number. Includes rows for 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 Payment:⁵ Weekly Monthly Lumpsum Quarterly Annually Others (Specify)
Loan Facility: Credit Line Term Loan Others (Specify)
Loan Purpose: Working Capital (including receivables and inventory financing) Loan Takeout/Refinancing Purchase of Equipment/Motor Vehicle Construction/ Development of Real State Business Expansion Purchase of Biological Asset Acquisition of Real State Other (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. The 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 the BSP's monitoring purposes.
5. As may be applicable.

Type of Loan: Unsecured Loan Secured Loan

If Secured, Collateral(s) and/or surety/ies offered: _____

Loan secured by real estate (e.g. land, building)

Loan secured by movable property

Receivables and any other claims to payment Title documents (e.g. Warehouse receipt, bill of lading) Equipment Inventory

Financial assets (e.g. deposits, tradable securities, company shares) Intellectual Property Others (Specify)

Loan Backed by third party credit guarantee/continuing suretyship

C. FINANCIAL INFORMATION

Source of Funds for Repayment of Loans: _____

Revenue Asset Sale Savings and/or Investment Inheritance Salary/Allowance Others (Specify):

Existing Deposit and E-money Accounts: (Please indicate top 3 in terms of outstanding balance size, use additional sheet(s) if necessary) _____

Name of Financial Institution	Type of Account	Year Opened	Type of Account Ownership
.....	<input type="radio"/> Savings <input type="radio"/> Checking <input type="radio"/> E-Wallet <input type="radio"/> Others (Specify)	<input type="radio"/> Personal <input type="radio"/> Business/Merchant
.....	<input type="radio"/> Savings <input type="radio"/> Checking <input type="radio"/> E-Wallet <input type="radio"/> Others (Specify)	<input type="radio"/> Personal <input type="radio"/> Business/Merchant
.....	<input type="radio"/> Savings <input type="radio"/> Checking <input type="radio"/> E-Wallet <input type="radio"/> Others (Specify)	<input type="radio"/> Personal <input type="radio"/> Business/Merchant

Existing Loans: (Please indicate top 3 in terms of loan amount, use additional sheet(s) if necessary) _____

Name of Financial Institution	Loan Amount	Date Granted (mm/yyyy)	Maturity Date (mm/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(s) if necessary) _____

Name of Financial Institution	Credit Limit	Outstanding Balance	Type of Ownership
.....	<input type="radio"/> Personal <input type="radio"/> Business
.....	<input type="radio"/> Personal <input type="radio"/> Business
.....	<input type="radio"/> Personal <input type="radio"/> Business

D. UNDERTAKING/DECLARATION

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 **Rural Bank of Solano (N. V.), 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 Solano (N. V.), 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:

- 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 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 foryears 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 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 of the information provided herein, subject to the rights and limitations under the DPA, I/We may communicate with the bank's Data Protection Officer at **Head Office Solano, Nueva Vizcaya** 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 the 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)
.....
.....
.....

⁶ Name, address, age, marital status, contact details, birthday, SSS/GSIS, TIN, education, employment or financial or 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.

CHECK LIST 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:
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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):* ..
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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):*
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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.)*

REPUBLIC OF THE PHILIPPINES)
PROVINCE/CITY OF)
NOTARY PUBLIC) S.S

SUBSCRIBED AND SWORN TO BEFORE ME THIS _____ DAY OF _____, 20____ AT _____
 BY THE FOLLOWING

Name of Borrower(s)/Co-Borrower(s)	Com. Tax Cert. No.	Date Issued
		Place Issue

Doc. No. _____
 Page No. _____
 Book No. _____
 Series No. _____

NOTARY PUBLIC

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 and Retail Trade; Repair of Motor Vehicles & Motorcycles
- H Transportation and Storage
- I Accommodation and Food Services Activities
- J Information and Communication
- K Financial and Insurance Activities
- L Real Estate Activities
- M Professional, Scientific and Technical Activities
- N Administrative and Support Service Activities
- O Public Administration and Defense; Compulsory Social Security
- P Education
- Q Human Health and Social Work Activities
- R Arts, Entertainment and Recreation
- S Other Services Activities
- T Activities of Household as Employers; Undifferentiated Goods-and-Services-Producing Activities of Household for Own Use
- U Activities of Extraterritorial Organizations and Bodies