

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)

<b>BUSINESS LOAN APPLICATION FORM</b>				<b>PHOTO</b>
<input type="checkbox"/> Cooperative <input type="checkbox"/> Partnership <input type="checkbox"/> One-Person Corporation <input type="checkbox"/> Corporation <small>(Please mark the appropriate boxes and indicate N/A if not applicable)</small>				
<b>A. BUSINESS INFORMATION</b>				
<b>Registered Business Name</b> (Trade Name): _____				
<b>Principal Business Address:</b> (Unit #, Building/House #), Street, Subdivision/Barangay/District, Municipality/ City, Province, Zip Code) _____				
<b>Website/social media</b> (Business): _____			<b>TIN:</b> _____	
<b>Business address ownership:</b> <input type="checkbox"/> Owned (unencumbered) <input type="checkbox"/> Owned (mortgaged) <input type="checkbox"/> Rented		<b>Years the business has been in operation:</b> _____ years		<b>Number of branches:</b> _____ <b>Number of subsidiaries:</b> _____
<b>Nature of Business</b> (Based on PSIC reference): _____			<b>Please specify business activity:</b> _____	
Business registration <small>(Check all that apply)</small>	Date of Business Registration <small>(mm/dd/yyyy)</small>	Expiry Date of Registration <small>(mm/dd/yyyy)</small>	Registration Number	
<input type="checkbox"/> CDA				
<input type="checkbox"/> DTI				
<input type="checkbox"/> SEC				
<input type="checkbox"/> BIR				
<input type="checkbox"/> Barangay/Mayor's Permit				
<input type="checkbox"/> Others (Please specify): _____				
<b>Indicate whether the business<sup>1</sup>:</b>		<input type="checkbox"/> Is at least 51% (majority) owned by female/s <input type="checkbox"/> Is at least 20% owned by female/s; AND (i) has at least 1 woman as CEO/COO/President/Vice President; AND (ii) 30% of directors composed of women, where a board exists		
<b>Firm Size<sup>2</sup></b> (Total assets exclusive of the land on which the business entity's office, plant, and equipment are situated) <sup>3</sup>				
<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)
<b>Annual Sales or Revenue:</b> Php _____		<b>Number of employees:</b> (Please indicate all paid employees and/or directly involved in business operations) Full time: _____ Part-time/Contractual: _____		
<b>B. CONTACT INFORMATION<sup>4</sup></b>				
<b>Authorized Representative 1:</b>				<b>Government ID:</b> _____
<small>(First Name)</small> _____	<small>(Middle Name)</small> _____	<small>(Last Name)</small> _____	<small>(Suffix, if applicable)</small> _____	
<b>Date of Birth:</b> (mm/dd/yyyy) _____	<b>Mobile Number:</b> _____	<b>Landline No.</b> (Area Code, Number): _____	<b>Email Address:</b> _____	
<b>Authorized Representative 2:</b>				<b>Government ID:</b> _____
<small>(First Name)</small> _____	<small>(Middle Name)</small> _____	<small>(Last Name)</small> _____	<small>(Suffix, if applicable)</small> _____	
<b>Date of Birth:</b> (mm/dd/yyyy) _____	<b>Mobile Number:</b> _____	<b>Landline No.</b> (Area Code, Number): _____	<b>Email Address:</b> _____	
<b>Top Trade References</b> (use additional sheet if necessary)				
Name of Top Suppliers	Goods Supplied/Services Rendered	Contact Person	Contact Number	
Name of Top Suppliers	Goods Purchased/Services Availed	Contact Person	Contact Number	
<b>C. LOAN APPLICATION INFORMATION</b>				
<b>Loan amount applied for</b> (subject to the approval of the bank): <b>Php</b> _____			<b>Tenor:</b> _____ months	
<b>Proposed frequency of payment<sup>5</sup>:</b> <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): _____				
<b>Loan Facility:</b> <input type="checkbox"/> Credit Line <input type="checkbox"/> Term Loan <input type="checkbox"/> Others (Please specify) _____		<b>Loan Purpose:</b> <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 takeout/refinancing <input type="checkbox"/> Others (Please specify): _____		
<b>Type of Loan:</b> <input type="checkbox"/> Unsecured Loan <input type="checkbox"/> Secured Loan		<b>If secured, collateral/s and/or surety/ies offered:</b> <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"/> Intellectual property <input type="checkbox"/> Others (Please specify): _____ <input type="checkbox"/> Title documents (e.g., warehouse receipt, bill of lading) <input type="checkbox"/> Equipment <input type="checkbox"/> Financial assets (e.g. deposits, tradeable securities, company shares) <input type="checkbox"/> Inventory <input type="checkbox"/> Loan backed by third party credit guarantee/continuing suretyship		

<sup>1</sup> 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.

<sup>2</sup> Subject to bank verification

<sup>3</sup> The size of the firm is being collected for BSP's monitoring purposes

<sup>4</sup> 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)

<sup>5</sup> As may be applicable

D. 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"/> 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 (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		
E. 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 Rizal Microbank, Inc. (A Thrift Bank of RCBC).					
F. DATA PRIVACY CONSENT					
In compliance with the requirements of the Data Privacy Act (DPA), I/we hereby authorize and give my/our consent to Rizal Microbank, Inc. (A Thrift Bank of RCBC) 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 <sup>6</sup> may be collected, processed, stored, updated, or disclosed by the bank:					
a. For legitimate bank-related purposes and requests; b. To implement transactions 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 laws; 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 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 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  
 and Designation of Authorized  
 Signatories**

\_\_\_\_\_  
**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.			

<sup>6</sup> 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 possible.

<p><b>Basic Documents</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Filled-out and signed application form</li> <li><input type="checkbox"/> Clear copy of one (1) valid government-issued ID of authorized representative, if applicable</li> <li><input type="checkbox"/> Board/Partnership Resolution or Secretary’s Certificate authorizing the loan and indicating the authorized person/s to transact with the bank and sign relevant documents</li> <li><input type="checkbox"/> Special Power of Attorney, if applicable</li> <li><input type="checkbox"/> Certificate of Registration with Farmers and Fisherfolk Enterprise Development Information System (FFEDIS)</li> </ul> <p>Proof of business registration: <i>(Please check applicable item/s)</i></p> <p><b>Cooperative</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Certificate of Registration with Cooperative Development Authority (CDA)</li> <li><input type="checkbox"/> Certificate of Compliance, if applicable</li> <li><input type="checkbox"/> List of elected officers</li> </ul> <p><b>Partnership</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Certificate of Registration with Securities and Exchange Commission (SEC)</li> <li><input type="checkbox"/> Articles of Partnership</li> </ul> <p><b>Corporation/One-person Corporation</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Certificate of Registration with SEC</li> <li><input type="checkbox"/> General Information Sheet (GIS), if applicable</li> <li><input type="checkbox"/> Latest amended Articles of Incorporation and By-Laws</li> </ul> <p><b>Income Documents</b> <i>(Please check applicable item/s)</i></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Photocopy of Audited Financial Statements for the past 3 years with latest Income Tax Return (ITR) or Photocopy of in-house financial statements or pre-operating financial statements</li> <li><input type="checkbox"/> Bank statements or photocopy of passbook for the past 6 months</li> <li><input type="checkbox"/> Business background/Company profile</li> <li><input type="checkbox"/> Proof of other income <i>(if any)</i>: _____</li> </ul> <p><b>Other Supporting Documents:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Billing statement of utilities for the past 3 months</li> <li><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></li> <li><input type="checkbox"/> Others <i>(please specify)</i>: _____</li> </ul>	<p><b>Supporting documents for secured loan</b></p> <p><b>Security Documents</b> <i>(Please check applicable item/s)</i></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Photocopy of Transfer Certificate of Title (TCT)/ Condominium Certificate of Title (CCT)</li> <li><input type="checkbox"/> Photocopy of Tax Declaration (for land and improvement)</li> <li><input type="checkbox"/> Location/Vicinity Map</li> <li><input type="checkbox"/> Land Transportation Office (LTO) Official Receipt (OR)/Certificate of Registration (CR) or Deed of Sale of Motor Vehicle</li> <li><input type="checkbox"/> Reservation Agreement or Contract to Sell or Statement of Account (for Deed of Assignment (DOA) accounts only)</li> </ul> <p>If secured by a Continuing Suretyship:</p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Basic Documents (as enumerated in this form) of the Surety</li> <li><input type="checkbox"/> Income Documents (as enumerated in this form) of the Surety</li> </ul> <p>If construction plan:</p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Building/Floor plan of proposed improvement</li> <li><input type="checkbox"/> Bill of materials</li> <li><input type="checkbox"/> Specification of proposed finishes</li> <li><input type="checkbox"/> Building permit</li> </ul> <p>If refinancing/loan takeout:</p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Statement of Account from current lender and official receipts for the past 3 months</li> </ul> <p>Others:</p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Appraisal fee</li> <li><input type="checkbox"/> Additional security documents <i>(please specify)</i>: _____</li> </ul> <p><b>Post-approval requirements for real estate collateral-backed loans</b> <i>(Please check applicable item/s)</i></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Original owner’s copy of TCT/CCT</li> <li><input type="checkbox"/> Original Tax Clearance</li> <li><input type="checkbox"/> Certified true copy of latest Tax Declaration</li> <li><input type="checkbox"/> Insurance policy/ies (for properties with improvements)</li> <li><input type="checkbox"/> Master Deed of Declaration (for condominium only)</li> <li><input type="checkbox"/> Photocopy of latest full year Real Estate Tax Receipt (RETR)</li> <li><input type="checkbox"/> Price quotation of the property (for property acquisition)</li> <li><input type="checkbox"/> Affidavit of Consent to Mortgage Family Home</li> <li><input type="checkbox"/> Others <i>(please specify)</i>: _____</li> </ul> <p><b>Other post-approval requirements</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Certificate of Ownership for movable property <i>(e.g. motor vehicles, etc.)</i></li> </ul>
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**FOR BANK REFERENCE ONLY**

<b>PHILIPPINE STANDARD INDUSTRIAL CLASSIFICATION (PSIC)</b>	
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



**Annex 1**

<b>DIRECTORS/OFFICERS</b>					
<b>Name</b>	<b>Present Address</b>	<b>Nationality</b>	<b>Age</b>	<b>Sex</b>	<b>Position</b>

  

<b>BUSINESS INFORMATION</b>	
<b>PRIMARY BUSINESS</b>	<b>OTHER BUSINESSES</b>
<b>Primary Business Type:</b> <input type="checkbox"/> Services <input type="checkbox"/> Trading <input type="checkbox"/> Manufacturing	<b>Business Activity 1:</b>
<b>Business Location:</b> <input type="checkbox"/> Home Based <input type="checkbox"/> Commercial <input type="checkbox"/> Mall <input type="checkbox"/> Public Market <input type="checkbox"/> Ambulant	<b>Business Activity 2:</b>
	<b>Business Activity 3:</b>