

ADDITIONAL FINANCIAL INFORMATION EXISTING LOANS:

Financial Institution	Type of Loan	Loan Amount	Date Granted	Maturity Date
_____	_____	_____	_____	_____

TERMS AND CONDITIONS

- 1.) RCBC Personal Loan is a multi-purpose financing facility for personal consumption (examples: school-related expenses, travel, car repair, home improvements, debt consolidations) that may be availed only by individuals that meet loan qualifications, have submitted an application form and required documents, and have been approved based on credit evaluation.
- 2.) "RCBC" is Rizal Commercial Banking Corporation and "RCBC Bankard Services Corporation" is the entity servicing the Personal and Salary Loans business of RCBC and implementing all actions pertaining to RCBC Personal and Salary Loans for and on behalf of RCBC.
- 3.) As used herein, the words "I", "My", "Me" shall refer to the Personal Loans borrower whose name will be indicated in the Promissory Note and Disclosure Statement.
- 4.) Data Privacy:
 - a. I acknowledge that all information in this application are correct and complete. Should any of the information provided and documents submitted prove to be false, RCBC/RCBC Bankard Services Corporation may terminate any loan or accommodation and have the right to demand immediate payment of loan obligation.
 - b. I authorize RCBC/RCBC Bankard Services Corporation to obtain and verify such information as the Bank may require concerning the statements made in this application and that the sources from which the Bank may apply for such information are hereby authorized to provide the Bank the same.
 - c. I hereby authorize RCBC/RCBC Bankard Services Corporation or its duly authorized personnel to disclose my information to any offices, branches, subsidiaries, affiliates, agents, and representative of RCBC/RCBC Bankard Services Corporation and third parties selected by any of them, wherever situated, and use in connection with the provision of any service/product relating to my account/s including data profiling, processing, monitoring, reviewing, reporting, storing, statistical and risk analysis purposes.
 - d. I hereby agree that all my personal data may be processed and disclosed by RCBC/RCBC Bankard Services Corporation to government authorities (foreign or domestic) in compliance with the rule, ordinance, order, decree, directive, requirement, statute, law, constitution, regulation or other government restriction or any similar form of decision of, or determination of any of the foregoing by, any national, regional, or local government or political subdivision, commission, authority, tribunal, agency, or entity of the Republic of the Philippines or a foreign country, as may be applicable.
 - e. I hereby agree to waive, to the extent allowed by law, the confidentiality of my personal information regarding my bank accounts, deposits and other credit information in order to ascertain my eligibility to avail credit.
 - f. I hereby agree and authorize RCBC/RCBC Bankard Services Corporation to retain the information collected during the application, as well as for the duration and even after the rejection, termination, closure or cancellation of the credit availment, relationship or services with RCBC/RCBC Bankard Services Corporation for a period of ten (10) years from such termination until final conclusion of any requirement or disclosure of obligation, dispute or action.
 - g. I agree to authorize RCBC/RCBC Bankard Services Corporation to a) collect and use my information and, where permitted by law, share it between YGC, its subsidiaries, affiliates and third-party institutions to identify and inform me of products and services provided by YGC, its subsidiaries and affiliates that may be of interest to me, and b) collect and use my information to promote the products and services of select third parties that may be of interest to me. I understand that if I do refuse or withdraw my consent to a) and/or b), it will not affect my eligibility to avail credit.
 - h. I agree that RCBC/RCBC Bankard Services Corporation may disclose and share my personal information, as deemed applicable, with other YGC subsidiaries and affiliates, as well as selected third parties to offer selected products and services which are relevant and necessary in the administration of my account/s including but not limited to products/service improvements/upgrades, data analytics and related automated processes as part of the Bank's initiatives to further improve its service to its clients.
- 5.) I acknowledge that information and documents in relation to my Personal Loan application have been read and fully understood such as the a) Personal Loan application form, b) Promissory Note and Disclosure Statement, c) Credit Life Insurance, d) Personal Loan details – indicative amortization, fees and interest rates.
- 6.) I acknowledge that monthly interest rates, late payment penalty and other charges to be applied to my Personal Loan application shall be determined by RCBC/RCBC Bankard Services Corporation.
- 7.) I acknowledge that the computation of interest and principal components of the monthly amortization shall be based on diminishing balance computation, and the interest and principal portions will not be equal from month to month.
- 8.) I acknowledge that RCBC/RCBC Bankard Services Corporation reserves the right to approve or reject applications for Personal Loans and has no obligation to disclose reasons for the rejection or disapproval of the RCBC Personal Loan application. Further, RCBC has the sole discretion to approve only a portion of the amount applied for.
- 9.) Fees, breakdown below:
 - a. A processing fee of Php 1,500 or 1% of loan amount, whichever is higher will be charged and deducted against the loan amount and will be netted out of the loan proceeds. The 1% processing fee shall not exceed Php 5,000.
 - b. Credit Life Insurance is mandatory to be availed for every Personal Loan booking and fees pertaining to the insurance will be based on the Loan Amount on the Promissory Note and tenor, and will be deducted from loan proceeds.
 - c. Documentary Stamps Tax of Php 1.50 for every Php 200 for loan amount above Php 250,000 shall be charged and deducted against the loan amount and will be netted out of the loan proceeds.
- 10.) Cash Disbursement and Payment Mode:
 - a. For RCBC depositors, if applied amount is equal to the approved amount, I authorize RCBC / RCBC Bankard:
 - i. To automatically proceed with the crediting of proceeds to my RCBC Savings or Checking account indicated in the application form, considering that an SMS will be received from RCBC Bankard informing me of the status of my application.
 - ii. To collect payments from my RCBC Deposit Savings or Checking account as per signed Promissory Note and Disclosure Statement submitted at the time of application.
 - iii. To initiate and implement auto-debit arrangement from the nominated RCBC Savings or Checking account for the payment of my monthly amortization, on or before my due date.
 - b. For applications where applied amount is less than the approved amount, I acknowledge that RCBC/RCBC Bankard Services Corporation will notify me of the status of the application where I will be required to submit.
 - c. For Non RCBC depositors, I acknowledge that RCBC/RCBC Bankard Services Corporation will advise me of the status of my application via SMS and the requirement to submit post-dated checks at the nearest RCBC branch to proceed with the crediting of proceeds. Once post-dated checks are received by the processing unit, RCBC Bankard shall process crediting of loan proceeds to be disbursed through the mode selected indicated in the application.

- 11.) I acknowledge that I shall be liable to RCBC/RCBC Bankard for the amounts charged to my Personal Loan account, including the late penalty fees.
- 12.) I understand that should I be unable to pay my monthly amortization or outstanding balance in full, I will be charged with a late penalty fee equivalent to 5% of my unpaid outstanding balance from the previous month. A late penalty fee will still be applied for partial payments.
- 13.) The Late Penalty fee will be computed from the unpaid outstanding balance and the accrual of the Late Penalty fee will start from the statement date until payment is posted.
- 14.) I understand that payments made to my Personal Loan account shall be applied in the following order:
 - a. Late penalty fee
 - b. Interest Charge
 - c. Principal balance
- 15.) I understand that should I decide to pre-terminate or pay the Personal Loan in full before maturity, a pre-termination fee of Php 500 or 5% of the unpaid principal amount, whichever is higher will be charged.
- 16.) I acknowledge that I shall be considered in default in the event that (i) I fail to pay my obligations on my Personal Loan account, and by extension any RCBC Bankard credit card if applicable, (ii) I fail to observe any of the terms and conditions governing the issuance of my Personal Loan account, (iii) I fail to observe any of the terms and conditions of any contract/evidence of indebtedness and or related documents in connection with any credit facilities granted in my favor by RCBC/RCBC Bankard Services Corporation or another financial institution, (iv) any information, documentation, representation or warranty made by me in my application form that proves to have been fraudulent, untrue, incorrect or misleading at the time it was made.
- 17.) In case I/we default:
 - a. The entire unpaid obligation (including unbilled balances) and all other fees and amounts payable under this Agreement shall become immediately due and payable without demand, protest or further notice of any kind, all of which I hereby expressly and willingly waive.
 - b. I agree to pay late penalty fees as applicable. If RCBC/RCBC Bankard Services Corporation needs to refer my case to a collection agency or through an Attorney-at-Law, I shall be liable to pay the cost of collection and/or attorney's fee equivalent to twenty-five percent (25%) of the amount claimed and the expenses of litigation and judicial costs as applicable.

In the event that my account shall be referred to a collection agency or an attorney-at-law for collection, I acknowledge that RCBC/RCBC Bankard Services Corporation shall notify me in writing of the endorsement of the collection of my account, or the endorsement of the collection of my account to a collections agency or attorney prior to actual endorsement. The notification shall include the full name of the collection agency and its contact details to which my account will be offset.

- ☐ I further authorize RCBC / RCBC Bankard Services Corporation to Credit my loan proceeds to:
- Credit loan proceeds to my RCBC Savings/Checking Account
- Account Number: _____
- Branch of Account: _____
- ☐ Deposit loan proceeds to my account with OTHER BANK
- Account Number: _____
- Branch of Account: _____

I shall notify RCBC/RCBC Bankard Services Corporation of any change affecting the information and documents provided by me. In case of any changes in the crediting of loan proceeds RCBC/RCBC Bankard Services Corporation reserves the right to change crediting option of my application.

Borrower's Name and Signature / Date

FOR RCBC BANKARD USE ONLY:

Channel:

☐ DS ☐ Branch

If Branch, please indicate your Referrer Code (BRM/BRO): _____

Source Code: _____

Supervised by:

 **BANGKO SENTRAL NG PILIPINAS**

BSP Financial Consumer Protection Department | 708-7087
Member: PDIC Maximum Deposit Insurance for each Depositor Php 500,000.





PERSONAL LOAN



Fast track your dreams!

Why hold back on what you love doing?
Get going with instant cash, with an
RCBC Personal Loan.

APPLY NOW.

Get going with an RCBC Personal Loan.



MULTIPURPOSE

Wide array of uses for all your personal consumption. (e.g., tuition, debt consolidation, medical fees, etc.)



MAXIMUM LOAN AMOUNT

Loan up to Php 1 million.



FLEXIBLE TERMS

Set your own comfortable pace with terms from 6 to 36 months.

QUALIFICATIONS

- At Least 18 years old upon application and at most 65 years old upon loan maturity.
- For employed, with minimum permanent employment tenure of 2 years in the Philippines.
- For self-employed, business in the Philippines must be operating profitably for the past 2 years.

DOCUMENTARY REQUIREMENTS

- Signed, completely filled-out application form
- A copy of one (1) valid ID with photo and signature (i.e., Passport, Driver's License, UMID)
- Any proof of income

If locally employed:

- Certificate of Employment with Compensation signed by authorized signatory and must not be more than six (6) months old
- Latest Payslip stating monthly salary
- Latest Income Tax Return (ITR) 2316 and/or W2 with BIR or Bank Stamp

If Self-Employed/Professional:

- Any Business Paper
 - For Sole Proprietor: DTI Registration or Mayor's Permit
 - For Partnership: Articles of Partnership, Certification of SEC Registration and General Information Sheet (GIS)
 - For Corporation: Articles of Corporation and by Laws, Certification of SEC Registration and General Information Sheet (GIS)
 - For Professional: PRC ID and Certification of Affiliation with Compensation
- A copy of 6 months HACLI and HABI (for RCBC Depositors)
- Latest Audited Financial Statement (AFS) with BIR or Bank Stamp and latest Income Tax Return (ITR) and/or W2 with BIR or Bank Stamp
- Latest Credit Card Statement of Account or any Proof of Credit

If you find loans complicated, visit any RCBC branch and we'll be happy to give expert advice with a personal consultation.

YOUR PERSONAL LOAN INFORMATION

Amount requested
P

Loan Term
☐ 6 months ☐ 12 months ☐ 18 months ☐ 24 months ☐ 36 months

Loan Purpose
☐ Home Improvement ☐ Travel ☐ Purchase/Repair of Vehicle
☐ Education ☐ Medical ☐ Personal Consumption
☐ Debt Consolidation ☐ Purchase of Other Assets ☐ Additional Funds

PLEASE TELL US ABOUT YOURSELF

Are you an existing RCBC Bankard Depositor?

☐ Yes. Please provide your account number
☐ No

Name of Borrower

Last Name First Name Middle Name

Date of Birth Place of Birth
mm dd yy City/Province Country

Sex ☐ Male ☐ Female Civil Status ☐ Single ☐ Married ☐ Widowed ☐ Separated

Nationality ☐ Filipino ☐ Others Home Phone No.

Email Address Mobile No.

Please select one and provide your ID No.

☐ TIN ☐ SSS No. ☐ GSIS No.

Present Home Address

Unit/Room #, Floor # Lot/Blk/Phase/Zone Street/Avenue/
Bldg name House #/Bldg # Hiway/Purok Name

Subdivision/Sito Name Barangay/Village Name

City/Municipality/Province Country ZIP Code
☐ Owned (mortgaged) ☐ Living with Family ☐ Rented
☐ Owned (not mortgaged) ☐ Company Provided Length of Stay

Permanent Home Address

You may leave this blank if it is the same as your present address.

Unit/Room #, Floor # Lot/Blk/Phase/Zone Street/Avenue/
Bldg name House #/Bldg # Hiway/Purok Name

Subdivision/Sito Name Barangay/Village Name

City/Municipality/Province Country ZIP Code

YOUR FINANCIAL INFORMATION

Employment

☐ Private Sector ☐ Self-Employed ☐ Government
☐ Retired/Pensioner ☐ OFW/Commission Based

Type of Business For Self-Employed

☐ Corporation ☐ Partnership ☐ Single Proprietorship

Nature of Work/Business

☐ Agriculture/Mining ☐ Banking/Finance ☐ Business Services
☐ Communication ☐ Construction ☐ Commercial, Social,
☐ Education ☐ Insurance ☐ Personal Services
☐ Real Estate ☐ Transportation ☐ Manufacturing
☐ Wholesale/Retail ☐ Utilities ☐ Other (Pls. specify)

Company Name

No. of Years/Months with Present Company/Business

Company Address

Unit/Room #, Floor # Lot/Blk/Phase/Zone Street/Avenue/
Bldg name House #/Bldg # Hiway/Purok Name

Subdivision/Sito Name Barangay/Village Name

City/Municipality, Province Country ZIP Code

Designation

☐ Senior Manager/Executive ☐ Middle Manager ☐ Others.
☐ Professional ☐ Staff Please specify

Office Phone No.

Gross Monthly Income
P

YOUR EXISTING PRIMARY CREDIT CARDS

Issuer	Card Number
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>