PERSONAL LOAN APPLICATION FORM

Source Code		Application	on ID:				שטכע	VESL
				MY WORK & FINANCES				
ALL fields with asterisk (Employment*	WON	No. of Years w/		Total No. of
First Name *	MY PERSONA	L INFORMATIC	N .	Self-employed Gov	vernment Others	Employer / Busin		Years Working*
				Private Ret	tired			
Middle Name *				Staff-Contractual Staff-Regular	Preside			OFW Religious
Last Name *				Junior Officer, Rank: Senior Officer, Rank:	Owner	/ Part-Owner	i	Retired
Birth Date* Place of	of Birth *	Mother's Fu	ll Maiden Name*	Position / Title*	Profess	sional:	_(specify) l	эпетрюуеа
mm dd /yyyy	Firs	st Mic	idle Last)epartment
Gender * Civil Sta Male Single Female Marri Education * High School Some College Post C Tax Identification Number (TI	e	lowed carated Citizenship / Nat Filipino OACR SSS / GSIS Num	thers No	Nature of Present Busine Agriculture, Forestry & F Airlines Arts, Entertainment and Automotive Sales Construction & Real Esta Education (Private) Education (Public) Financial Services - Banl	Recreation ate ks/Insurance	Househ Manufaci Mining ai OFW - Se OFW - Le Personal Professio Public Ac	old Items, Toilel turing - Others turing - Petrolet nd Quarrying eafarers and Services nal Services Iministration	
Present Home Address*	Street	Village / Bri	gy / Municipality	 ∫Small-Scale Financing ☐ Financial Services - MSE (Pawnshop, Remittance 		Retired /	/ Non-Profit Unemployed rkets	
City / Province	otreet	Zip Code	ду 7 Минстранцу	Bayad Center) Food Services		TNVS Transport	ation and Logis	tics
Permanent Home Address*		·		Healthcare Providers Hotels/Accommodation Information and Commu	unication	☐ Travel Ag ☐ Utilities/1	Telco	d Payerage
	Street	Village / Br	gy / Municipality	Information and Commu Malls Manpower & Outsourcin		Medicir	e & Retail - Foo ne, Household II e & Retail - Oth	ems, Toiletries
City / Province Home Ownership*	Zip Code		Phone Years	Manpower & Outsourcin			e & Retail - Pet	
Owned, Not Mortgaged			d (Monthly Rental Fee) of Stay * Home Phone 1* (If provincial, include area code)	Occupation* Administrator / Executiv Agricultural Armed Forces / Military	Profe	uction / Transport ssional / Technical Worker	Service Wo	orker
Home Phone 2 Mot	bile Phone 1*	Mobile Phone 2	(if provincial, include area code) Best Time to Call	Clerical Company / Business Nan	Self-E	Employed		
(if provincial, include area code)			(Day / Time)]	ne "			
Facebook Username/Addres facebook.com/	s: Instagrar	m Handle/Identifie	: Twitter Handle/Identifier:	Business Address*	Bldg.	No.	Stre	iot
	MY SF	POUSE						
Name of Spouse				Village / Brgy / Municipalit Business Phone*		y / Province mail Address	Gross Annua	Code Il Income*
First Company / Business Name	Middle		Last	(if provincial, include area code)				
City / Province	Position Street ile Phone oly to Spouse, Rearent, niece, uncle	Zip Code Home Phone (if provincial, include area of		Salary / Benefits Allowances Business Income Are you an existing East\ If Yes, Deposit C Are you an existing Princ Are you a Politically Expu	redit Card Person ipal EastWest credit osed Person (PEP)?*	Othe Yes al Loan Auto Lo cardholder?	No pan Housin Yes	No No
Are you a Director, Officer, or subsidiary and/or affiliate? *1 If YES, indicate your company	r Shareholder of Ea □Yes □No rand affiliation/posi	ition:		Are you a relative of a Po			Yes	No
Are you a relative of a Director any subsidiary and/or affilial If YES, indicate the name/s ar			Bank, EastWest Rural Bank 5?* □Yes □No 	Other Loans Bank	Lo	oan Type	Monthly	Amortization
MY PERSONAL REI	FERENCES (sho	ould not be relal	ed to the applicant)					
1. Full Name First	Middle		Last	Other Credit Card Refere		ı		
Company / Business Name				Card Issuer	Card Numb	per N	lember Since	Credit Limit
Business Address	Position		Department					
	Street		gy / Municipality		_TROO CE	REDIT COVER		
City / Province Business Phone (if provincial, include area code)	Home Phone		Nobile Phone	YES, I want TROO Cre				
	(if provincial, include a	orea code)			PERSONAL	. LOAN DETAIL	.S	
2. Full Name First	Middle		Last	Loan Purpose* Appliance / Furniture I	Purchase	☐ Medical	Expenses	
Company / Business Name				Bills Payment		Travel /	Vacation	00000
Business Address	Position		Department	Car Purchase / Repair Credit Card Payment		Others_	ee / School Ex	•
No.	Street	Village / Br	gy / Municipality	Home Improvement / Desired Loan Amount	House / Lot Purchas	5e		
City / Province	Home Dt	Zip Code	lahila Dhaas	Preferred Payment Tenor				_
Business Phone (if provincial, include area code)	Home Phone (if provincial, include a		lobile Phone	12 months 18 mon If EastWest Bank cannot amount with my/our chose be approved for a lower loan			48 mont	hs 60 months
	FOR BANK	USE ONLY		Mode of Payment (subje	ect for approval)		_	_
CCAP	NFIS SNIP		BL/WL PEP	Post-dated Checks (PD Release of Loan Proceed	_	unter (OTC) A	utomatic Debit	Arrangement (ADA)
DBC	TU		T24	Pick-up at EastWest E	Bank head office	ios: provido accus-t	o hank doto!!-!	
DUP	AMLB60		AML RATING	Deposit to account (su Credit to third-party acc	count (subject to applic	cable fees; provide a	ccurate bank de	etails)
			□HR □NR		nch / Beneficiary		a third party acc	Account Type
EVAL USE				(Rural Bank i	is not acceptable)			

AGREEMENT

I/We hereby certify that all information and documents given in this application are complete, true and correct and that my/our signature/s herein is/are genuine

Disclosure and Sharing of Information

a. Processing of Application

I/We hereby consent and authorize EastWest, any of its offices, branches, subsidiaries, affiliates, agents, representatives and third parties, to conduct random verification with the BIR, any other appropriate government agency or third party, including banks and financial institutions, to establish the authenticity of the information I/we declared and the documents I/we submitted in relation to my/our application as it may be necessary for the processing and evaluation of my/our application. If We hereby waive any rights on the confidentiality of my/our income information as required by BSP Circular 622, as amended by BSP Circular 855. I/We further consent and authorize the disclosure of personal and sensitive personal information by the Bank, provided that such disclosure is in accordance with the provisions of Republic Act No. 10173 or the Data Privacy Act of 2012, its Implementing Rules and Regulations, and other rules and regulations relating to data privacy, including the Bank's data privacy policy published in its website.

Additionally, I/We acknowledge, accept and consent that my personal data may be collected, used, rouniumally, I we acknowledge, accept and consent that my personal data may be collected, used, processed, stored, accessed, updated, shared, transferred or disclosed to the credit insights service provider/s using the Subscriber data obtained from Mobile Network Operators for the purpose of "telco score" using telecommunications usage data. I/We understand that the credit scoring (telco score) and analytics between the Bank and credit insights service providers are conducted for the purpose of credit evaluation related to my/ our personal application and maintenance thereof.

b. Account Maintenance and Servicing

I/We hereby authorize the transfer, disclosure and communication of EastWest of any information, including personal and sensitive personal information, relating to my/our account/s with EastWest together with all of the documents submitted for this application to any of its offices, branches, subsidiaries, affiliates, agents, representatives and third parties for application processing, data processing/storage, customer satisfaction surveys, and for any other purpose as EastWest may deem appropriate, and/or as described in the Bank's data privacy policy, and as may be required by law or regulation. I/We hereby also authorize the regular submission and disclosure to any and all credit information service providers listed in the Bank's data privacy policy published in its website, of any information, whether positive or negative, relating to my/our basic credit data (as defined of any information, whether positive or negative, relating to my/our basic credit data (as defined under Republic Act No. 9510) with EastWest, as well as any update or correction thereof. The foregoing constitutes my/our written consent for any such submission and disclosure of information relating to my/our account/s for the purpose indicated above and under applicable laws, rules and regulations. I/We agree to hold EastWest free and harmless from any liability that may arise from any transfer, disclosure or storage of information relating to my/our account/s.

c. Marketing and Sales Offers

I/We hereby authorize the transfer, disclosure and communication of EastWest of any information, including personal and sensitive personal information, relating to my/our account/s with EastWest together with all of the documents submitted for this application to any of its offices, branches, subsidiaries, affiliates, agents, representatives and third parties for product and service offers to be made to me/us through mail/e-mail/fax/SMS/telephone or through other forms of media, and for any other purpose as EastWest may deem appropriate, and/or as described in the Bank's data privacy policy published in its website, unless l/we expressly notify EastWest otherwise through the following contact information:

Customer Service Hotline Email

(632) 8888-1700 csloans@eastwestbanker.com I/We understand that this application is subject to EastWest's credit policies and procedures. In case of disapproval of my/our application, I/we understand that EastWest is to disclose the reason/s for such disapproval unless required by law or regulation.

The accomplished application form and requirements I/we submitted become the property of EastWest, and the Bank is under no obligation to return the said documents to me/us regardless of the outcome of the application.

By signing below, I/we also acknowledge that I/we have fully read and understood the Terms and Conditions Governing EastWest Personal Loan as found in the Bank's website and the Bank's data privacy policy published in its website: https://www.eastwestbanker.com/. I/We agree to abide by and be bound by the said Terms and Conditions and data privacy policy, as well as all laws, rules, regulations and official issuances applicable to EastWest which may hereinafter be issued, including other terms and conditions governing the use of other facilities, benefits, products or services which shall be made available to me/us. I/We also agree that EastWest may amend from time to time its Terms and Conditions, which include the fees and charges for its products and/or services, and its data privacy policy, and I/we agree to be notified of such changes through notice sent to me/us through any of the following means, at the option of EastWest unless I/we request otherwise: (i) mailed and/or e-mailed notices (sent to my/our mailing or e-mail addresses indicated in EastWest's records), (ii) notices posted at EastWest's branches or (iii) notices in its website, and I/we agree to be bound by such changes unless I/we expressly notify EastWest otherwise through the contact information indicated above. By signing below, I/we also acknowledge that I/we have fully read and understood the Terms and

APPLICANT'S SIGNATURE	
✓	
Signature Over Printed Name	Date

By signing in this section, I/we agree that this Application Form may also serve as my/our application for other products of EastWest, such as, but not limited to auto loan, credit cards, home loan, EEL, among others, as I/we may subsequently request from EastWest or if I/we are deemed qualified by EastWest. I/We undertake to submit additional documents as may be required by EastWest for the processing of my/our application. I/We understand that the availment of the other products of EastWest is my/our option but the approval shall be subject to credit evaluation and sole discretion of EastWest.

In case of approved credit card application or if I/we are deemed qualified by EastWest for credit card issuance, I/we understand and agree that my/our Card/s may be delivered activated subject to EastWest's activation policy and guidelines.

I/We further authorize EastWest or its official courier to deliver the Card/s to me/us, to any member of mylour household, to any of mylour officemate/co-employee or to any other person that I/we may authorize through an authorization letter, subject to the existing delivery policy of EastWest. I/ We agree to hold EastWest free and harmless from any claim, loss or liability, whatsoever arising from the delivery of the Card/s to mylour authorized representative. I/We understand that EastWest can rely on the authority/ies given under this section unless I/we

explicitly revoke the same.

APPLICANT'S SIGNATURE	
✓	
Signature Over Printed Name	Date

APPLICATION REQUIREMENTS

Must be a Filipino citizen or Foreign National permanently residing in the Philippines
Must be at least 21 years old during application and not more than 65 years old upon loan maturity
Must have at least one fixed landline number (either home or business) and a mobile number. (Mobile number will not be accepted as a stand-alone contact number)
Gross (basic) monthly income (GMI) must be at least Php15,000 or basic annual income or must not be less than Php180,000

DOCUMENTARY REQUIREMENTS

Completely filled-out EastWest Personal Loan Application Form
Photocopy of at least one (I) valid digitized photo-bearing and signature-bearing I.D.'s issued in the Philippines (i.e. Driver's License, Philippine Passport, Professional Regulation Commission (PRC) I.D., SSS I.D., TIN I.D., Integrated Bar of the Philippines I.D., and Unified SSS/GSIS and TIN I.D. (UMID). Company I.D.'s issued by private entities or institutions registered with or supervised or regulated either by the BSP, SEC or IC may also be submitted.

(For Foreign Nationals Only) ANY of the following Proof of Residence: Alien Certificate of Registration, Immigrant Certificate of Registration or Photocopy of Resident Visa stamp on Passport

Proof of Income as follows:

If employed, submit ANY of the following:

Photocopy of latest ITR/BIR Form 2316; or

Photocopy of latest three months pay slips; or

Valid Credit Card reference or its latest Credit Card Statement of Account

Other documents that may be required for further verification such as Certificate of Employment stating salary, status (regular/probationary/contractual/co-terminus etc.) position, and tenure of employment; and/or Proof of Billing

If self-employed, submit ALL of the following:

Photocopy of latest ITR/BIR Form 1701 and Audited Financial Statements
DTI Registration Certificate (for Sole Proprietorship) or SEC Registration Certificate with page stating shares owned by the applicant (for Partnerships or Corporations)
Valid Credit Card reference or its latest Credit Card Statement of Account
Other documents that may be required for further verification such as Business Permit or Mayor's Permit

Note: All documents submitted/presented must be under the name of the applicant (correct spelling; include suffix if applicable).

FEES & CHARGES

	Loan Processing Fee	Php1,900			
	Documentary Stamp Tax (DST) on Promissory Note (PN)	Php1.50 for every Php200.00 of the approved loan amount or a fraction thereof for PNs greater than Php250,000 executed by an individual for personal use and not for the business with reference to RA 9243, Sec 199 Paragraph D. (to be deducted from the loan proceeds)			
	Contractual Interest Rate and Effective Interest Rate (EIR)	The interest rates specified in Sections 6 and 7 of the Promissory Note. Per BSP Circular No. 730, EIR is the rate that exactly discounts estimated future cash flows through the life of the loan to the net amount of loan proceeds. It is the rate that best measures the true cost of credit.			
	Late Payment Fee	Php500 or 8% of the past due amount, whichever is higher. This will be applied for every month that the account is past due.			
5024	Processing Fee for Early Pay-Off of Loan	Php500 or 8% of the outstanding principal balance, whichever is higher			
PLAF-NEW-10-BANK 07/15/2024	Returned Check Fee	Php1,000 per returned check			
PLAF-NEW-I	Check Retrieval and Replacement Fee	Php200			

PL RATES

Monthly Rate	Factor Rate	Contractual Interest Rate	Effective Interest Rate	
1.79%	0.1012333	37.54% p.a.	50.27% p.a.	
	0.0734556	37.45% p.a.	48.50% p.a.	
	0.0595667	36.98% p.a.	46.97% p.a.	
	0.0456778	35.78% p.a.	44.42% p.a.	
	0.0387333	34.61% p.a.	42.36% p.a.	
	0.0345667	33.55% p.a.	40.65% p.a.	
		0.1012333 0.0734556 0.0595667 0.0456778 0.0387333	1.79% 0.1012333 37.54% p.a. 0.0734556 37.45% p.a. 0.0595667 36.98% p.a. 0.0456778 35.78% p.a. 0.0387333 34.61% p.a.	

Tenor	Monthly Rate	Factor Rate	Contractual Interest Rate	Effective Interest Rate	
12 months		0.1032333	41.51% p.a.	56.19% p.a.	
18 months		0.0754556	41.31% p.a.	54.19% p.a.	
24 months	1 000/	0.0615667	40.70% p.a.	52.41% p.a.	
36 months	1.99%	0.0476778	39.26% p.a.	49.42% p.a.	
48 months		0.0407333	37.89% p.a.	47.01% p.a.	
60 months		0.0365667	36.67% p.a.	45.03% p.a.	

*Contractual and Effective Interest Rates in the tables above are computed based on a Loan Amount of Php100,000 and Processing Fee of Php1,900. Rates shown are indicative only and may change upon approval depending on your approved loan amount, tenor, and applicable fees such as loan processing fee and documentary stamp tax (DST). The final rate of your personal loan will be confirmed in your loan document**s** prior to booking

