

Business Loan Application Form

[illegible]

Loan Application Information

Loan amount applied for
(subject to the approval of the bank)

Tenor

 months

Proposed frequency of repayment⁵

Loan facility

Loan Purpose:

Type of loan

☐ Secured loan

☐ Unsecured loan

If secured, collateral/s and/or surety/ies offered:

☐ If loan secured by real estate (e.g., land, building):

☐ If loan secured by movable property:

☐ Receivables & any other claims to payment

☐ Title documents (Warehouse receipt, bill of lading)

☐ Financial assets (Deposits, tradable securities, company shares)

☐ Intellectual property

☐ Inventory

☐ Equipment

☐ Others

☐ If loan backed by third party credit guarantee/continuing suretyship:

Financial Information

Source of Funds for Repayment of Loans

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

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/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 if necessary):

Name of Financial Institution	Credit Limit	Outstanding Balance	Type of Ownership

¹Additional 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)

²This 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.

³Subject to bank verification

⁴The size of the firm is being collected for BSP's monitoring purposes.

⁵As may be applicable

⁶Name, address, gender, 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.

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.

Data Privacy Consent

In compliance with the requirements of the Data Privacy Act (DPA), I/we hereby authorize and give my/our consent to **SB Finance, 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 information⁶ 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 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 for years 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 **SB Finance's Data Protection Officer** at _____, 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.

Printed name and signature
of the 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)
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

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 applicable.

Data Privacy Consent (Please check applicable item/s)

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:

- ☐ 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

- ☐ 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

Business documents

- ☐ 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): _____

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): _____

Security documents

- ☐ 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

- ☐ 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.)