

CS-L&D-046 (Revised 1/24)

STATEMENT OF INCOME AND EXPENSES*					
MONTHLY INCOME			MONTHLY EXPENSES		
	Borrower	Spouse	Total	Living Expenses	Php 10,000
Basic Salary	Php 55,000		Php 55,000	Rent & Utilities	
Allowances	Php 13,000		Php 13,000	Education	
Business Income				Transportation	Php 5,000
Rental Income				Monthly Amortization	
Others				Credit Cards/Insurance	
				Others	
TOTAL	Php 68,000		Php 68,000	TOTAL	Php 15,000

STATEMENT OF ASSETS AND LIABILITIES*					
ASSETS					TOTAL AMOUNT
Cash on Hand & In Banks					
Name of Bank	Date Opened	Deposit Type	Balance		
			PHP		
					PHP
Real Estate					
Type		Location	Estimated Value		
			PHP		
					PHP
Motor Vehicle					
Make / Model		Year Acquired	Estimated Value		
YAMAHA AEROX		2021	PHP 100,000		
TOYOTA VIOS		2024	600,00		
					PHP 700,00
Other Assets					
			Estimated Value		
			PHP		
					PHP
TOTAL ASSETS					
					PHP
LIABILITIES					
Other Personal Loan	Loan Type / Purpose	Bank / Financial Institution	Monthly Amortization	Outstanding Balance	
			PHP	PHP	
Credit Cards					
Credit Card Company	Card No.	Member Since	Expiry Date	Credit Limit	Outstanding Balance
				PHP	PHP
TOTAL LIABILITIES					
					PHP
NET WORTH					
					PHP

* Required by Bangko Sentral ng Pilipinas under BSP Circular 622

AGREEMENT	
<p>I/We fully understand that if I/we do not provide sufficient information, the Bank will not be in a position to accurately determine whether the product or service is appropriate to me/us, given the limited information available. I/We agree to notify the Bank of any changes affecting the information contained herein.</p> <p>I/We further confirm that I/we do not have any outstanding civil or criminal case filed against me/us, and that I/we do not have any arrearages/past due with any bank or financial institution.</p> <p>I/We agree that this loan application shall be subject to Bangko Sentral ng Pilipinas (BSP) regulations including those pertaining to directors, officers, stockholders and related interests (DOSRI) of the Bank. I/We further agree to fully disclose all necessary information in relation to such regulations. If considered as a DOSRI account, I/we hereby consent and waive my/our rights of confidentiality under bank secrecy laws including but not limited to Republic Act Number 1405 or the Law on Secrecy of Bank Deposits, Republic Act Number 6426 or the Foreign Currency Deposit Act, and Republic Act Number 8791 or the General Banking Law of 2000, as amended, as part of the Bank's requirements.</p> <p>I/We understand that it is the sole prerogative of the Bank to grant or deny this application, and should my/our application be denied, the Bank may provide me/us the reason for such decision except as would involve possible compromising of the Bank's propriety or private underwriting, credit scoring, or decision-making systems or processes; and that all statements/information/documents/ forms obtained by the Bank shall remain the property of the Bank whether or not the loan is granted.</p> <p>I/We hereby acknowledge and authorize: 1) the regular submission and disclosure of my/our basic credit data (as defined under Republic Act No. 9510 and its Implementing Rules and Regulations) to the Credit Information Corporation (CIC) as well as any updates or corrections thereof; and 2) the sharing of my/our basic credit data with other lenders authorized by the CIC, and credit reporting agencies duly accredited by the CIC for the purpose of establishing the Entity's credit worthiness. I/ We allow China Bank Savings, Inc. (CBSI) to access and check my/our credit data with the said credit bureau and other credit reference institutions for the purpose of establishing my/our credit worthiness. Disclosure of information shall be covered by the Bank's policy on Consumer Protection as prescribed under BSP Circular 857.</p> <p>I/We acknowledge that I/we have been informed by CBSI of the Terms and Conditions regarding my/our loan application including its current fees and charges being imposed.</p> <p>I/We hereby expressly agree to CBSI's credit policies and procedures in accordance with BSP circular No. 855 (Sound Credit Risk Management Practices) as well as other similar, applicable and related laws/regulations.</p> <p>I/We further authorize CBSI to conduct random verification with the Bureau of Internal Revenue (BIR) in order to establish the authenticity of the Income Tax Returns ITR(s) submitted by me/us duly stamped as received by the BIR, together with the supporting financial statements, as applicable, and such other documents required thereunder and hereby waive the benefit of confidentiality of client information in relation to said ITR and financial statements (pursuant to BSP Circular No. 472 Series of 2005 as implemented by BIR Revenue Regulation RR-4 2005 and Section X304.1 of Bangko Sentral ng Pilipinas Manual of Regulations for Banks).</p> <p>I/We hereby expressly consent and/or was authorized to give express consent to the collection, retention, processing, disclosure (as provided under the applicable confidentiality and data privacy laws of the Philippines including the implementing rules and regulations and all subsequent amendments, supplements and circulars issued by the proper government agency), and sharing of any personal, sensitive personal, and privileged information relating to me/us, our sureties, third party mortgagors and authorized persons, whether provided by me/us or coming to China Bank Savings, Inc.'s (CBSI) possession, its branches, offices, its parent bank China Banking Corporation (CBC), CBC's subsidiaries and affiliates (Chinabank Insurance Brokers, Inc., China Bank Securities Corporation, China Bank Capital Corporation, China Bank Properties and Computer Center, Inc., and Manulife-China Bank Life Assurance Corporations, among others), accredited third parties/vendors and outsourced service providers, personal information processors, credit reporting or credit reference agencies, credit protection provider, guarantee institutions, debt collection agencies, government agencies and private regulatory organizations and other financial institutions, and other outsourced service providers engaged by CBSI as allowed by law and internal CBSI policies, for the specific purposes of any present or future credit transactions or any other arrangements that or transaction/s I/we may have/be part of with CBSI, its parent bank CBC, CBC subsidiaries and affiliates, and/or for specific purposes reasonably required by/of CBSI such as, but not limited to: its conduct of everyday business (e.g. processing of my/our transactions, maintenance of my/our accounts), performance of daily technological and operational functions, communications technology services including updates and automation of the systems of CBSI, its parent bank CBC and affiliates/subsidiaries, compliance with the law and regulatory organizations, research and statistics including conduct of surveys, marketing and cross-selling of products and services of CBSI, its parent bank CBC, CBC subsidiaries and affiliates, client relationship management, sales lead generation, running credit and negative information checks, appraisal or valuation of collateral/property and title verification, conduct of skiptracing, asset and property search and/or verification, statistical and risk analysis, data analytics and client profiling, debt or credit collection, trade-checking, business verification and all other purposes as allowed in the banking industry practice, businesses of CBSI, of its parent bank CBC, CBC subsidiaries and affiliates, and by law. I/We will notify CBSI in writing, which must be acknowledged by CBSI, if I/we do not consent to the sharing of the said information with its representative offices, its parent bank CBC, affiliates and agents or other persons or entities that CBSI may reasonably select. I/We further acknowledge my/our right to information, access, correction, rectification, erasure of my/our personal, sensitive personal, and/or privileged information, data portability, objection to processing, and file a complaint under the Data Privacy Act.</p> <p>Relative to the above, I/we agree that CBSI may retain my/our personal and account information for as long as necessary for the fulfillment of the purpose for which it was collected and such other purposes that I/we may have consented to from time to time, or as required by pertinent laws and regulations, and provide information when required to do so in accordance with RA 1405, RA 6426, RA 8791, RA 9510, RA 9160, RA 10173, any amendments thereto, other applicable laws, by court order, and jurisprudence.</p> <p>I/We consent and authorize the Land Registration Authority, Register of Deeds, Land Transportation Offices, local government unit offices, and other government agencies and instrumentalities to give, provide, share, and disclose any and all information and documents as may be necessary and required by CBSI and its authorized representatives, in connection with its conduct of skiptracing, asset and property search and/or verification.</p> <p>If I/We provide CBSI with any personal information relating to a third party (e.g. my/our references, suppliers, customers, et.al.), I/we warrant to CBSI that I/we have obtained the written/recorded consent of such third party to provide CBSI with his/her personal information for the necessary credit checks and other relevant purposes.</p> <p>CBSI, as well as its officers, directors and employees, and its parent CBC and its subsidiaries and affiliates, are committed to comply with the Data Privacy Act of 2012, its implementing rules and regulations as well as other issuances by the National Privacy Commission. I/We understand and agree to the use of our personal data in order to service the availed product or service with the Bank in accordance with RA 1405, RA 6426, RA 8791, RA 9510, RA 9160, RA 10173, other applicable laws, by court order, and jurisprudence. All losses, claims, damages, penalties, liabilities, causes of action and costs of any kind from third parties directly due to my/our fault, act or omission related to the processing of my personal data or personal data I/we provided shall only be for my/our account and responsibility.</p> <p>I/We understand that all fees, taxes, and expenses pertaining to my/our loan shall be on my/our account and deducted from my/our loan proceeds.</p> <p>I/We authorize my/our bank where I/we maintain deposit/loan account to disclose to China Bank Savings, Inc. any and all credit information required or necessary in relation to my/our loan.</p> <p>In consideration of the foregoing, I/we agree to hold the Bank and the China Bank Group free and harmless from any liability that may arise from, or in connection with, the collection, processing, use, storage, updating and transfer/disclosure/sharing/communication, of information relating to me/us or my/our accounts, pursuant to, and in compliance with, the consent given by me/us under this Agreement.</p> <p>The foregoing consent shall continue for the duration of, and shall survive the termination of this Agreement, or payment of any credit/loan/financial accommodation extended to me/us, or any other transactions/dealings/arrangements/accounts I/we may have with, or avail from, the Bank.</p> <p>This Agreement applies to and covers any and all loans and/or credit facilities granted by the Bank to me/us from time to time, including any subsequent renewals, extensions, increases, amendments and/or conversions thereof.</p> <p>I/We am/are fully aware of the customer assistance/support of the Bank, that for any concerns, I/we may direct my/our questions to my/our Account Officer or I/we may call the Bank's Customer Service at (02) 8988-9555 (press option 3), available Monday to Sunday from 7:30AM to 7PM, email at customerservice.cbs@chinabank.ph, or visit the Bank's website at www.cbs.com.ph or www.facebook.com/cbsChinaBankSavings. The Bank shall notify me/us of any changes on the Bank's contact information contained herein.</p> <p>I/We have read, understood and accepted the terms and conditions stipulated herein, and the same have been fully explained to me/us by a Bank representative. I/We have also received a copy of such for my/our reference.</p> <p>The interest rates, taxes and other applicable charges that will be quoted by the Bank in the Promissory Note and Disclosure Statement shall be agreed and signed by me/us.</p> <p>For purposes of compliance with the requirements for the creation, perfection and preservation of the security interest under applicable laws, including, but not limited to, Republic Act No. 11057 (or the Personal Property Security Act) and its implementing rules and regulations: a. Borrower agrees that the security agreement (such as mortgage), shall constitute the control agreement of the parties, according to which Borrower agrees to follow the instructions of CBSI; b. Borrower/grantor hereby irrevocably authorizes CBSI, at the latter's sole discretion, to: (i) file, re-file, and/or register such security agreements or notices of security interest and other documents related thereto, in such offices as the Registry of Deeds, and take such other action in such form and at such time as CBS deems necessary, required or permitted by such applicable laws; and (ii) effect the sale of the property in one or more transactions in accordance with such applicable laws in such other manner as may reasonably be determined by CBS; c. Borrower agrees that security agreements or any other written document, over the motor vehicle/s may be perfected either by registration or possession and that, whenever necessary under RA 11057, such agreements shall constitute the control agreement of the parties. CBSI reserves the right to avail of any other applicable provisions of RA 11057.</p>	<div><div></div><div>JEROME L. DISUMALA</div><div>Borrower's Signature Over Printed Name</div></div>