

All details should be completely filled out in **BLOCK LETTERS** (placing **NA** if **Not Applicable**). Applications without required documents or with incomplete information will not be processed. Failure to provide sufficient and accurate information in this Application Form may result to BDO's inappropriate determination of the financial requirements of the applicant. Please personally submit completed Application Form and requirements to any BDO Branch near you. Submitted documents will not be returned to the applicant.

CONTACT INFORMATION

Customer Type ☒ New ☐ Deposits ☐ Cards ☐ Loans ☐ Others

Full Name

First Name	Middle Name	Last Name	Suffix
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Personal Mobile Number

Country Code	Mobile Number
<input type="text"/>	<input type="text"/>

Personal Email Address

Home Landline Number

Country + Area Code	Landline Number
<input type="text"/>	<input type="text"/>

Home Address

Unit No. Building / No. Blk. Street	Subdivision / Village / Barangay	City / Municipality	Province / State	Country	Zip Code	Length of Stay Years	Months
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Alternate Address

☐ Same as Home Address

Unit No. Building / No. Blk. Street	Subdivision / Village / Barangay	City / Municipality	Province / State	Country	Zip Code
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Work Email Address

Work Landline Number

Country + Area Code	Landline Number	Local
<input type="text"/>	<input type="text"/>	<input type="text"/>

Work Address

Unit No. Building / No. Blk. Street	Subdivision / Village / Barangay	City / Municipality	Province / State	Country	Zip Code
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

PERSONAL INFORMATION

Date of Birth (mm/dd/yyyy)

City and Country of Birth

Citizenship (if 'Others', please indicate)

<input type="radio"/> Filipino	<input type="text"/>
<input type="radio"/> Others	<input type="text"/>

Gender

☐ Male

Civil Status

☐ Single☐ Separated☐ Female☐ Married☐ Widow/er

Home Ownership

☐ Owned☐ Rented☐ Mortgaged☐ Used Free☐ Living with Relatives

SSS / GSIS Number

TIN

Mother's Full Maiden Name

First Name	Middle Name	Last Name
<input type="text"/>	<input type="text"/>	<input type="text"/>

FINANCIAL INFORMATION

Source of Funds (if 'Others', please indicate)

<input type="radio"/> Employment	<input type="radio"/> Pension	<input type="text"/>
<input type="radio"/> Business	<input type="radio"/> Others	<input type="text"/>

Employment Status (if 'Others', please indicate)

<input type="radio"/> Employed	<input type="radio"/> Retired	<input type="text"/>
<input type="radio"/> Self-Employed	<input type="radio"/> Others	<input type="text"/>

Employment Type

For Employed	<input type="radio"/> Private Sector	<input type="radio"/> Government
	<input type="radio"/> BSP	<input type="radio"/> NGO

For Self- Employed	<input type="radio"/> Single Proprietorship	<input type="radio"/> Corporation
	<input type="radio"/> Partnership	<input type="radio"/> Professional

Name of Employer / Business

Job Title / Position

Nature of Business

Gross Annual Income (PHP)

Years with Employer / in Business

Years	Months
<input type="text"/>	<input type="text"/>

Name of Previous Employer / Business

Years in Previous Employer / Business

Years	Months
<input type="text"/>	<input type="text"/>

Do you have credit cards with BDO or other banks?

☐ Yes ☐ No

Indicate the Name of Bank(s) and Date of Issuance of your Credit Cards

Name of Bank

Date of Issuance

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LOAN INFORMATION

Loan Purpose

☐ Home Improvement ☐ Debt Consolidation ☐ Purchase of Luxury Items ☐ Others
☐ Appliance / Furniture / Electronics ☐ Education / Tuition Fee ☐ Purchase of Auto Accessories
☐ Medical Expenses ☐ Travel ☐ Secured (Home/Auto) Product Purchase (for equity)

Desired Loan Amount (minimum Php 10,000)

Loan Term

☐ 6 months ☐ 12 months ☐ 18 months
☐ 24 months ☐ 36 months

AUTO DEBIT ARRANGEMENT An Auto Debit Arrangement (ADA) or a direct debit from a BDO deposit account for the monthly amortization of the loan is required as part of this application.

Provide the details of your BDO deposit account to set up ADA

BDO Account Name

BDO Account Number

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If you do not have an existing BDO deposit account, you will be required to open an account online or in-branch prior to the release of the loan proceeds. By signing the Consent for Auto Debit Arrangement of this application form, you authorize the disclosure and use of the account details to successfully enroll and debit the account to settle the amounts due from the Personal Loan.

LOAN PROCEEDS

Select the deposit account for the crediting of the Personal Loan proceeds (if you don't indicate any, Loan Proceeds will be credited to the BDO Account set up with ADA)

☐ Use a BDO deposit account that I will provide upon approval of this Personal Loan application
☐ Use my deposit account with another bank

Name of Bank

Account Name

Account Number

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BDO REQUIREMENTS

Basic Application Requirements

- Must be 21 years old at the time of application but not more than 70 years old upon loan maturity
- Applicant must be a Filipino citizen or a foreigner who is a resident of the Philippines
- Minimum Gross Fixed Annual Income Requirement:
 - P 180,000 Employed / Salaried
 - P 400,000 Self-Employed / Professional

- Regular employee or self-employed with business operating for at least two (2) years
- One (1) landline number in either residence or place of work, or mobile number (postpaid or prepaid)
- Residence or office address must be within any area where a BDO branch is located

Documents Required

A. PROOF OF IDENTIFICATION

Filipino

Any one of the following valid photo-bearing identification document* (front and back):

- Company ID, if company is SEC, IC or BSP supervised / registered
- Government issued ID (e.g. Passport, Driver's License, SSS ID, etc.)

Foreigners

- Copy of Employment Contract or Certificate of Employment
- Letter from the Embassy (If Embassy official)
- Any one of the following valid documents: Valid VISA and work permit; Alien Certificate of Registration (ACR) or Immigrant Certificate of Registration (ICR) or ACR-I; or Valid passport with any of the following: Special Investors Resident VISA, Special Non-Immigrant VISA for PEZA investors and employees, or VISA with EO226

B. PROOF OF INCOME

Employed Applicants

- Photocopy of latest Income Tax Return (ITR) duly stamped as received by the Bureau of Internal Revenue (BIR) or BIR Form 2316 signed by employer's authorized representative (MANDATORY)
- PLUS any of the following: Latest full-month's payslip/s; Original Certificate of Employment indicating status, service tenure, and compensation breakdown

Self-employed Applicants

- Photocopy of latest Income Tax Return (ITR) duly stamped as received by the Bureau of Internal Revenue (BIR) and Audited Financial Statements for at least two (2) years (MANDATORY)
- Photocopy of registration of Business Name (MANDATORY); DTI Registration for Single Proprietorship or SEC Registration for Partnership / Corporation
- Last 3 months' bank statements (OPTIONAL)

CONSENT FOR AUTO DEBIT ARRANGEMENT

By signing, I/we expressly authorize BDO to automatically debit from time to time, without need of any further act and deed, from the enrolled deposit account, the amount/s due in the Personal Loan. I/we agree to be governed by the Auto Debit Arrangement (ADA) Terms and Conditions as found online on <https://www.bdo.com.ph/ADA/TermsandConditions>

Primary Signatory

Secondary Signatory (if Joint Account)

Alternate Signatory (if Joint Account)

DATA PRIVACY CONSENT

In compliance with the requirements of the Data Privacy Act, I hereby give my consent to BDO Unibank, Inc. and its subsidiaries (collectively referred to as "BDO Group") to process, store, disclose or share my personal information or sensitive personal information obtained from me in the course of my transaction/s with the BDO Group. I confirm that I understand and agree that these information may be disclosed or shared within the BDO Group for cross-selling purposes to offer and provide new or related products and services of the BDO Group. Further, I hereby give my consent to any member of the BDO Group to process, collect, use, store, share or disclose my personal information or sensitive personal information among themselves, or to third parties.

I confirm that I understand and agree that my information may continue to be processed, collected, used, stored, or disclosed for ten (10) years from my last transaction date with any member of the BDO Group or until the expiration of the retention limits set by applicable laws, whichever comes later.

I hereby acknowledge and understand that should I wish to withdraw my consent to receive information about new or related products and services of the BDO Group, or to access, update, or correct certain personal data as set out in this form, I may communicate directly with BDO Unibank, Inc.'s Data Protection Officer through data_protection_officer_bdownibankinc@bdo.com.ph. I further acknowledge and understand that I may access and view BDO Unibank, Inc.'s Data Privacy Statement at <https://www.bdo.com.ph/privacy-statement> or obtain a copy thereof from a BDO Unibank, Inc. branch office.

Signature

UNDERTAKING

By signing below, I have agreed to the terms of the Promissory Note for my BDO Personal Loan and all future amendments thereto. I hereby certify that all information and documents given in this application are true and correct. I understand that non-disclosure and/or falsification of information and documents herein required shall be grounds for the disapproval of my application and/or legal action against me.

I recognize that BDO is committed in ensuring the confidentiality of my information under R.A. No. 1405 (Bank Secrecy Law of 1955) as amended, R.A. No. 8971 (General Banking Law of 2000) as amended, R.A. No. 6426 (The Foreign Currency Deposit Act) subject to applicable law, and will exert reasonable efforts to protect against unauthorized use or disclosure. However, I understand that information regarding my deposit account/s with BDO may be inquired to, or disclosed, in relation to the evaluation of my application, as may be required by applicable rules and laws, and/or to ensure a successful debit under an Auto-Debit Payment Arrangement with my deposit account/s with BDO should I decide to avail of the Auto-Debit Payment Facility for my BDO Personal Loan. I further authorize BDO to conduct random verification with the BIR, any other appropriate governmental authorities or third parties including banks and financial institutions to establish authenticity of the information declared and documents submitted (e.g. bank statements, certificate of employment, payslips and income tax return) in relation to the processing and evaluation of my application.

The accomplished application form and requirement/s submitted become the property of BDO. BDO is under no obligation to return the said documents to me regardless of the outcome of the application. I understand that BDO has the right to assign a lower loan amount than what I applied for and that in case my application is denied, BDO is under no obligation to disclose the reason/s for such disapproval. On the other hand, if my application is approved, I undertake that the proceeds of the loan will not be used in any endeavor, which is against the Philippine laws.

I understand that processing fees, documentary stamps tax, notarial fees, and other fees pertaining to my loan shall not be collected from me upfront but shall be deducted from my loan proceeds.

Signature

Date Signed (mm/dd/yyyy)

INTEREST RATES

INTEREST RATES	TERM	FACTOR RATE	ADD-ON INTEREST RATE/MO	EFFECTIVE INTEREST RATE/ANNUUM
	6	0.179667192	1.30%	26.27%
	12	0.095836960	1.25%	26.63%
	18	0.068058532	1.25%	26.76%
	24	0.054167533	1.25%	26.58%
	36	0.040279967	1.25%	25.98%

Interest rates may be subject to change by BDO Unibank, Inc. (BDO) in accordance with the prevailing market rates for similar transactions and terms.

FEES AND CHARGES

AVAILMENT FEE	P1,300 (deducted from loan proceeds)
LATE PAYMENT FEE	5% of the unpaid installment due or P300 , whichever is higher
CERTIFICATION REQUEST FEE	P100 per request
DOCUMENTARY STAMP TAX FEE	P1.50 for every P200 approved loan amount or fraction thereof, whichever is higher Applicable for approved loan amounts greater than P250,000 or for business purpose (regardless of loan amount)
INSTALLMENT PROCESSING FEE	5% of the total outstanding balance or P300 whichever is higher

SC

IC

CTP

CTS

Referrer Code

As part of the requirements of the various regulatory bodies, all individuals wishing to avail of an Unsecured Loan are required to respond to the questions below.

RELATED PARTY QUESTIONNAIRE

Are you a director, officer or stockholder of BDO and / or affiliated companies?

☐ Yes ☐ No

If yes, provide the following:

Company Name

Role in Company

☐ Director ☐ Shareholder

☐ Officer

☐ Director ☐ Shareholder

☐ Officer

If a stockholder, do you own shares of stocks of BDO and / or affiliated companies, collectively with your spouse and / or relatives within the first degree of consanguinity or affinity, or relative by legal adoption?

☐ Yes ☐ No

If yes, provide the following:

Name of Co-Owner

Last name

First Name

Middle Name

Suffix

Relationship

Are you a spouse or a first degree relative, i.e. parent or child (biological, legally adopted, or in-law) of a Director, Officer, Stockholder of BDO and / or affiliated companies?

☐ Yes ☐ No

If yes, provide the following:

Name of Relative

Last name

First Name

Middle Name

Suffix

Company Name

Are you a second degree relative, i.e. grandparent, brother, sister, (biological, legally adopted, or in-law) of a Director, Officer, Stockholder of BDO and / or affiliated companies?

☐ Yes ☐ No

If yes, provide the following:

Name of Relative

Last name

First Name

Middle Name

Suffix

Company Name

PUBLIC SERVICE QUESTIONNAIRE

Are you a Government Official of the Philippines?

☐ Yes ☐ No

Status

Position

☐ Incumbent

☐ Former

Are you related to or affiliated with a Government Official?

☐ Yes ☐ No

Relation or affiliation (if 'Others', please indicate)

☐ Relative ☐ Others

☐ Employee

FOREIGN ACCOUNT TAX COMPLIANCE ACT (FATCA) QUESTIONNAIRE

Are you a tax resident of the U.S. due to citizenship, permanent residency or a substantial presence¹ in the U.S. in the past three (3) years?

☐ Yes ☐ No

Are any of the business owners with at least 10% shareholdings classifiable as a tax resident of the U.S.?*

☐ Yes ☐ No

If any of the answers to the above is Yes, accomplish the FATCA Due Diligence Form

¹An individual will be considered a United States resident for tax purposes if they meet the substantial presence test for the calendar year. To meet this test, the individual must be physically present in the U.S. on at least:

- 31 days during the current year, and
- 183 days during the 3-year period that includes the current year and the 2 years immediately before that, counting:
 - All the days the individual was present in the current year
 - 1/3 of the days the individual was present in the first year before the current year, and
 - 1/6 of the days the individual was present in the second year before the current year.

ONLINE GAMING QUESTIONNAIRE

Is your business classified under the online gaming industry?

☐ Yes ☐ No

Does your business provide service or have dealings / transactions with the online gaming industry?

☐ Yes ☐ No

Do you have related interest / relationship with any business or service provider under the online gaming industry?

☐ Yes ☐ No

Do you process transactions related to the online gaming industry?

☐ Yes ☐ No

DNFBP QUESTIONNAIRE

Are you an AMLC registered Designated Non-Financial Business and Profession (DNFBP)?¹

☐ Yes ☐ No

If yes, please provide a copy Provisional Certificate of Registration (PCOR) / Certificate of Registration (COR) issued by the AMLC.

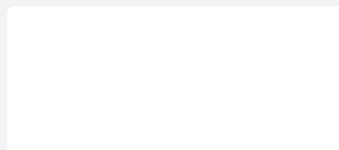
¹As covered persons, the following Designated Non-Financial Businesses and Professions (DNFBPs) considered are required to submit the PCOR and/or COR issued by the AMLC:

1. Dealers of jewelry, precious metals, and precious stones
2. Company service providers which, as a business, provide any of the following services to third parties:
 - acting as a formation agent of juridical persons;
 - acting as (or arranging for another person to act as) a director or corporate secretary of a company, a partner of a partnership, or a similar position in relation to other juridical persons;
 - providing a registered office, business address or accommodation, correspondence or administrative address for a company, a partnership or any other legal person or arrangement; and
 - acting as (or arranging for another person to act as) a nominee shareholder for another person; and
3. Persons, including lawyers and accountants, who provide any of the following services:
 - managing of client money, securities or other assets;
 - management of bank, savings, securities or accounts;
 - organization of contributions for the creation, operation or management of companies; and
 - creation, operation or management of juridical persons or arrangements, and buying and selling business entities.

Signature Over Printed Name

Date Signed (mm/dd/yyyy)

By signing, I hereby certify that the information given in this form is true and correct to the best of my knowledge. I undertake to advise the bank and provide documentation for any changes to the above information. I shall likewise submit proof of source of funds relative to my transaction as required by the bank.



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