

MINIMUM APPLICATION REQUIREMENTS

- Must be 21 years old at time of application but not more than 70 years old upon card expiry
- Must be a Filipino Citizen or a foreigner who is a permanent resident in the Philippines for the last 2 years
- Minimum Gross Fixed Income Requirement:
 P120,000 Employed / Salaried

 - P400,000 Self-Employed / Professional
- Must be a regular employee or self-employed with business
- operating for at least 2 years
- Must have a mobile phone and at least one (1) landline phone at either residence or office
- Residence or office address must be within any area where a BDO branch is located.

DOCUMENT REQUIREMENTS

A. PROOF OF IDENTIFICATION

Filipino

SC

IC

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

- · Company ID, if company is SEC, IC or BSP supervised / registered
- Passport
- Driver's License
- SSS ID (photo-bearing plastic card type with scanned signature)
- TIN Card (photo-bearing plastic card type)
- · PhilHealth Card
- · PRC ID
- Voter's ID
- · All other IDs issued by the Philippine government and its instrumentalities

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
- Valid passport with any of the following:
 - Special Investors Resident VISA
 - Special Non-Immigrant VISA for PEZA investors and employees
 - 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 2 years (MANDATORY)
- Photocopy of registration of Business Name (MANDATORY):
 Single Proprietorship: DTI Registration

 - Partnership / Corporation: SEC Registration
- · Last 6 months' bank statements (OPTIONAL)
- Complete the application form (placing N/A if Not Applicable) including the Computation for the Monthly Installment portion
 Applications without required documents or with incomplete information will not be processed.
 Submitted documents will not be returned to the application of the application of You will receive your proceeds at oracid to BDO Current / Savings Deposit Account. Please go to any BDO branch and ensure compliance with account opening requirements.

 A Processing Feed PI,300 will be deducted from the proceeds.

 Fields in RED are Mandatory.

BILLING REMINDER CARD DELIVERY INSTRUCTION **BORROWER'S PERSONAL INFORMATION First Name** Middle Name Last Name Please deliver my Personal Loan Billing Reminder Card and other Correspondences to: □ Residence ☐ Office Gender Date of Birth (DD/MM/YYYY) Citizenship SPOUSE'S INFORMATION ☐ Male ☐ Female TIN/SSS/GSIS/Passport No. First Name Middle Name Last Name No. of Dependents No. of Cars Owned Date of Birth (DD/MM/YYYY) Owned () ☐ Mortgaged () Marital Status Educational Attainment ☐ Post Graduate Office Phone Mobile Phone ☐ Married ☐ Single ☐ High School ☐ Widow/er ☐ Separated ☐ College ☐ Others School Last Attended Place of Birth BORROWER'S BANK RELATIONSHIP/FINANCES OTHER LOANS Mother's Full Maiden Name Outstanding Middle Name Last Name Bank/ Date Maturity Monthly First Name Loan Institution Туре Granted Date Amortization Balance Residence Ownership Owned ☐ Co. Quarters ☐ With Relatives ■ Mortgaged ☐ Rented (Monthly Rent) Present Residence Address OTHER CREDIT CARDS Outstanding Member Card Credit Zip Code Card Number* Company Balance Since Limit Residence Phone Mobile Phone Previous Residence Address Zip Code *Please provide only the first six (6) and last four (4) digits of your Credit Card (e.g. 4921-13xx-xxxx-1234). Provincial / Permanent Residence Address BORROWER'S PERSONAL REFERENCE / Zip Code TRADE REFERENCE Years at Present Address __ Years at Previous Address Name Relationship BORROWER'S EMPLOYMENT INFORMATION Name of Employer / Supplier (If self-employed) **Employment** For Self-Employed Only Address (P.O. Box Address not acceptable) **Business Type** ☐ Private Sector ☐ Government ☐ Sole Proprietor Years in Operation ☐ Professional ☐ Self-Employed Others ☐ Partnership No. of Employees Contact No. (include local no. if any) **Mobile Phone** Name of Present Employer/Business Nature of Business Related to BDO Officer/s Name of BDO Officer/s Office Address Zip Code Contact Number of BDO Officer/s Office Phone **Mobile Phone** Relationship Local No. Fax No. ☐ Spouse / In-Laws ☐ Children / In-Laws ☐ Parent / In-Laws Others e-Mail Address PERSONAL LOAN DETAILS Rank Title/Position Senior Officer (AVP up) ☐ Junior Officer (Supervisor to Manager) Applied Loan Amount Term (Months) ☐ Non-Officer □ 6 □ 12 □ 18 Other Income Gross Annual Income □ 24 □ 36 Name of Previous Employer Loan Purpose ☐ Home Improvement ■ Medical Expenses Office Address □ Appliance/Furniture/Electronics ☐ Travel □ Others (Pls. specify) □ Debt Consolidation Zip Code □ Education

Type of Loan Application

☐ New Loan ☐ With Existing BDO Personal Loan

Years with Previous Employer

Years with Present Employer

DISCLOSURE STATEMENT ON PERSONAL LOAN

Interest Rate Table*

Term	Factor Rate	Add-on Interest Rate/Mo	Effective Interest Rate/Annum	
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

Computation for the Monthly Installment

Desired Installment Amount Php

Factor Rate X (of chosen term)

Fixed Monthly Installment Php

The computation above will serve as your guide. BDO, at its sole discretion, shall determine the final Personal Loan Installment amount and term to be approved.

Fees

Installment Processing Fee	P1,300 (deducted from loan proceeds)
Late Payment Fee	5% of the unpaid installment due or P300, whichever is higher
Returned Check Fee	P500 per returned check
Monthly Billing Statement Request Fee	P100 per request
Billing Reminder Card Replacement	P250 per request
Documentary Stamp Fee	P1 for every P200 approved loan amount or fraction thereof, whichever is higher
	Applicable for approved loan amounts equal to or greater than P250,000 or for business purpose (regardless of loan amount)

FOR REFERROR USE ONLY

UNDERTAKING

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

my/our application and/or legal action against me/us.

I/We recoping that BDO is committed to ensuring the confidentiality of my/our information under R.A. No. 1405 (Bank Secrecy Law of 1955) 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/We understand that information regarding my/our deposit account/s with BDO may be inquired to violated and laws, and/or to ensure a successful debit under an Auto-Debit Payment Arrangement with my/our deposit account/s with BDO may located and always and/or to ensure a successful debit under an Auto-Debit Payment Arrangement with my/our deposit account/s with BDO should I/We decide to avail of the Auto-Debit Payment Arrangement with my/our deposit account/s with BDO should I/We decide to avail of the Auto-Debit Payment Arrangement with my/our deposit account/s with BDO should I/We decide to avail of the Auto-Debit Payment Facility formy/our BDO Personal Loan, We further arrangement BDO to conduct random ventraction with all institutions to establish authenticity of the information declared and documents submitted (e.g. bank statements, certificate of employment, paysign and income tax return) in relation to the processing and evaluation of my/our application.

processing and evaluation of my/our 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/us regardless of the outcome of the application. I/We understand that BDO has the right to assign a lover loan amount than what I/We applied for and that in case my/our application is denied, BDO is under no obligation to disclose the reason/s for such disapproval. On the other hand, if my/our application is approved. I/We undertake that the proceeds of the loan will not be used in any endeavor which is against the Philippine laws.

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

DATA PRIVACY CONSENT

DATA PRIVACY CONSENT

In compliance with the requirements of the Data Privacy Act ("DPA"), I/we authorize the general use and sharing of information obtained from me/us in the course of my/our transaction/s with BDO, its parent, subsciaries, affilialites, and their respective representatives and agents ("BDO Group") or from third parties. The data, which include my/our personal information or sensitive personal information may be collected, processed, stored, updated, or disclosed by BDO or continually be collected, stored, processed and/or shared for five (5) years from the conclusion of my/our transaction (which may include any transaction, business or other form of commercial relations) with any member of the BDO Group or until the expiration of the retention limits set by Applicable Law², whichever comes later, (i) for legitimate purposes?, (ii) to implement transactions which I/ve request, allow, or authorize, (iii) to offer and provide new or related products and services of the BDO Group or third parties, and, (iv) to comply with the BDO Group's internal policies and its reporting obligations' to Governmental Authorities' under Applicable Laws.

reporting obligations' to Governmental Authorities' under Applicable Laws.

I/We allow members of the BDO Group to process, collect, use, store, or disclose my/our information to other members, to Governmental Authorities, to all credit card information service providers including without limitation the Credit Information Corporation defined in R.A. No. 9150, any member of the BDO Group; who is in negotiations with any member of the BDO Group; who is in negotiations with any member of the BDO Group; or connection with the possible sale, acquisition or restructuring of any member of the BDO Group; who processes information, transactions, services, or accounts, on behalf of the BDO Group; who processes information, transactions, services, or accounts, on behalf of the BDO Group; companies, payment, payroll, collection, training, and storage agencies; entities providing customer support, and other similar entities); or who requires the information for market research, product and business analysis, audit and administrative purposes, offering of products and services, or for marketing or advertising activities undertaken by the BDO Group.

I/We understand that should I/We wish to access, update, or correct certain information, or

marketing or advertising activities undertaken by the BDO Group.

I/We understand that should I/we wish to access, update, or correct certain information, or withdraw consent to the use of any of the information provided herein, I/we may communicate with BDO's Data Protection Officer at data_protection_officer_bdounbankinogbdo.com.ph. I/We may file complaints with, and/or seek assistance from the National Privacy Commission.

Name, address, gender, age, marital status, contact details, britchay, SSS/GSIS, TIN, education, employment or financial or medical information, spouse details, perferences, behavior, and other information classified as 'personal data,' "personal data," personal data," personal data, "personal data, "personal data," personal data, "personal data, "personal data," personal data, "personal data," personal data, "personal data," personal data, "personal data," personal data, "personal data, "personal data," personal data, "personal data, "personal data, "personal data," personal data, "personal data, d

- and/or requests from devernmental Audionaus for population in the property of the control of the control of the Country as may be applicable, or any political series to the government of the Republic of the Philippinas or a foreign country, as may be applicable, or any political or any political country.

				exercising	executive,	legislative,	judicial,	regulatory,	or	administrative	functions	of
ertaining t	o the go	/ernm	ent.									

Signature of Borrower over Printed Name	Date
Signature of Co-Maker over Printed Name	Data

FOR BDO EMPLOYEE / BRANCH USE ONLY **Last Name** Middle Name **First Name** Branch/Department **Branch Code** Title/Rank Employee No. **Date Referred** Signature of Referror Remarks

FOR BDO USE ONLY				
Date:				
Date:				
Date:				

PROMISSORY NOTE Value Date Maturity Date Purpose

For value received the undersigned (hereinafter identified and referred to as the "Maker" and, if any, the "Co-Maker" or "Co-Makers" if more than one) hereby jointly and severally unconditionally promise to pay to the order of BDO UNIBANK, INC., (hereinafter the "Bank") the principal amount and interest, and whenever applicable, the penalties, charges and costs, all as set out as follows:

PRINCIPAL AMOUNT	
INTEREST ON PRINCIPAL AMO	TAUC
percent (%) p.a. fixed up to maturity
rate as determined by the	%) p.a., subject to annual repricing based on prevailing Bank at the time of repricing

The Maker/Co-Makers expressly acknowledges that the maturity of this Promissory Note has been fixed for the mutual and reciprocal benefit of the Maker/Co-Makers on the one hand, and the Bank on the other. The Maker/Co-Makers, accordingly, agree to the herein stipulated penalty, in so far as allowed by law or regulation, or processing fee for the prepayment of the entire or any part of the principal amount of this Promissory Note.

part of the principal amount or this Promissory Note.

Unless otherwise herein expressly provided, the interest rate on the principal amount of this Promissory Note as indicated above shall, until final maturity, be periodically reviewed and adjusted. The Bank shall notify the Maker or any one of the Co-Makers of the adjusted interest rate to govern each succeeding interest period. Notice to the Maker or any one of the Co-Makers shall be deemed notice to all parties primarily liable on this Promissory Note. The Maker and/or any of the Co-Makers shall have the right within five (5) banking days from receipt of such notice to express in writing acceptance of the adjusted rate. After the lapse of five (5) banking days from and after receipt of notice of adjusted rate conformity to the adjusted rate as conclusive, whereupon the entitled to regard rejection of the adjusted rate as conclusive, whereupon the remaining term or period of this Promissory Note shall be deemed waived and the principal amount thereof and without prepayment penalty. All such amount as are due shall earn interest until fully play at the rate of interest effective as of the last interest period.

Payment of any sum due pursuant to the terms of this Promissory Note shall be made, as the case may be, to the Bank at its principal office or to the specific Branch Office of the Bank to which this Promissory Note has been delivered by the Maker. If no payment is received on or before payment due date, the Maker/Co-Maker agrees to pay late payment charges for any unpaid amount due at a rate of 5% per month or P300.00, whichever is higher.

Upon the occurrence as to Maker or any Co-Maker of this Promissory Note of any of the following events of default, the outstanding principal, accrued interest and any other sum payable hereunder or under any related agreement shall become immediately due and payable without presentment, demand, protest or notice of any kind (other than notice of the event and fact of default) all of which are hereby expressly walved by the Maker and all of the Co-Makers, if any:

- Failure to pay any amount which the Maker or any Co-Maker is obligated to pay under this Promissory Note or any related agreement on the date when such amount is due and payable;
- Any representation or warranty made by the Maker or any Co-Maker shall be shown to have been untrue, incorrect or misleading as of its date or becomes untrue, incorrect or misleading or any certificate or opinion furnished pursuant to this Promissory Note or any related agreement proves to have been false or misleading as of its date, in any material respect;
- Failure by the Maker or any Co-Maker to perform or the violation of any provision of this Promissory Note or any related agreement;
- Any governmental consent, registration or approval granted or required in connection with this Promissory Note or when any related agreement is revoked or restricted in any material respect;
- It becomes unlawful for the Maker or any Co-Maker to perform any obligation under the Promissory Note or any related agreement;
- 6. The Maker or any Co-Maker fails to pay money due under any other agreement, standby letter of credit or document evidencing, securing, guaranteeing or otherwise relating to indebtedness of the Maker or any Co-Maker to any other creditor; or there occurs any event of default or any event which, but for the passage of time or the giving of notice, or both, would constitute a default under any such agreement, standby letter of credit or document (and which has not been remedied within any applicable grace period);
- within any applicable grace period);

 The Maker or any Co-Maker becomes insolvent or unable to pay its debts when due, or the Maker or any Co-Maker commits or permits any act of bankruptcy, which term shall include (i) filling a petition in any bankruptcy, reorganization, winding-up, or liquidation proceeding or other proceedings analogous in purpose or effect, (ii) application for or consent to the appointment of a receiver or trustee for the bankruptcy, reorganization, winding-up or liquidation of the Maker or any Co-Maker, (iii) making an assignment for the benefit of creditors, (iv) the filling of an answer to a petition seeking the reorganization of the Maker or any Co-Maker or an arrangement of its creditors, (v) the admission in writing by the Maker or Co-Maker of the Maker or any Co-Maker or the entry of any court or judgment confirming the bankruptcy or insolvency of the Maker or any Co-Maker or a proving any reorganization, winding-up or liquidation of the Maker or any Co-Maker or a substantial portion of their respective assets;
- There occurs any circumstance, including without limitation (i) any action by any authority to dissolve or dis-establish the Maker or any Co-Maker or (ii) any change in the management or control of the Maker or any Co-Maker which in the opinion of the Bank may result in the Maker or any Co-Maker being unable to perform its obligations under the Promissory Note or any related agreement;
- Any attachment, garnishment or judgment for money or damage or for a fine or
 penalty not covered by insurance in an amount regarded material by the Bank is
 entered against the Maker or any Co-Maker which is not paid and discharged
 or stayed within thirty (30) days, and which will, in the judgment of the Bank, materially

and/or adversely affect the financial condition or operation of the Maker or Co-Maker concerned; and

10. The occurrence of any event or the existence of any set of conditions which in the Bank's sole opinion would probably result in impairing the financial ability of the Maker or any Co-Maker to pay for the amounts due on this Promissory Note.

Stipulated interest not paid after this Promissory Note matures by its terms or by acceleration shall be added to and becomes part of the principal and shall bear the same rate of interest as the principal.

In the event this Promissory Note is referred to counsel for enforcement, the Maker/Co-Maker jointly and severally undertake to pay an amount equivalent to Twenty Five percent (25%) of all sums due thereunder for and as attorney's fees plus an additional sum of Two percent (2%) per annum on all such sums due (exclusive of attorney's fees) for and as liquidated damages, in addition to the recovery of other expenses and costs of suit authorized by the Rules of Court.

The Maker/Co-Makers hereby empower and authorize the Bank as their attorney-in-fact to set off or apply, at the latter's option, in payment of sums due under this Promissory Note, any money, stocks, bonds, or other property of any kind whatsoever on deposit or otherwise lodged to the credit or account of the Maker/Co-Makers on the books of the Bank. The Maker/Co-Makers hereby further empower the Bank in their behalf but without necessity of prior notice to negotiate, sell and transfer any of such aforesaid properties of which the Bank may be in possession by public or private sale and to apply the net proceeds of such sale or disposition to the payment of the obligations evidenced by this Promissory Note.

The Maker/Co-Makers and guarantors jointly and severally waive presentment, demand, protest and notice of any kind and hereby consent to any and all extensions of time, renewals, waivers or modifications that may be granted by the Bank with respect to the payment or other provisions of this Promissory Note. No delay or omission on the part of the Bank in exercising any of its rights hereunder shall operate as a waiver of such right or any other rights under this Promissory Note.

The Maker/Co-Makers hereby acknowledge that they have read the printed provisions of this Promissory Note and the typewritten entries made in the appropriate spaces provided herein and confirm that they understand and are in agreement with said printed provisions and such entries.

NAME/S AND SIGNATURE/S OF MAKER	NAME/S AND SIGNATURE/S OF CO-MAKER				
Signed in the	e presence of:				

DISCLOSURE STATEMENT On loan/credit transaction as required under R.A. 3765, Truth in Lending Act

ADDRESS	
LOAN AMOUNT	P
OTHER BANK CHARGES/DEDUCTIONS COLLECTED	P
a. Documentary / Science Stamps P	-
b. Mandatory Credit Insurance P	
c. Others	
	_
NET PROCEEDS OF LOAN (Item 1 less Item 2)	P
. SCHEDULE OF PAYMENTS	P
a. Single payment due on P	
 Installment Payments (Please see amortization schedule attached/at the base 	ack)
EFFECTIVE INTEREST RATE (Interest and Other Charges)	9
The effective interest rate is higher than the contractual ir rate of % because of item 2 deductions above (Effective Interest Rate changes upon each repricing)	nterest
. CONDITIONAL CHARGES THAT MAY BE IMPOSED (if app Please specify manner of imposition.	olicable).
Nature	Amount
Attorney's Fee	25% of the entire claim
Liquidated Damage	2% per annum
Late Payment Penalty	5% per month
Others	
CERTIFIED CORRECT:	
Signature of Creditor/Authorized Representative Over Printed Name	Position
ACKNOWLEDGE RECEIPT OF A COPY OF THIS : ONSUMMATION OF THE CREDIT TRANSACTION.	STATEMENT PRIOR TO THE
Signature of Borrower over Printed Name	Date

Signature of Co-Maker over Printed Name

Date

BDO 17F BDO Corporate Center Ortigas 12 ADB Avenue, Ortigas Center, Mandaluyong City BDO Customer Contact Center: 631-8000 Toll-free: 1-800-10-6318000 (PLDT) 1-800-3-6318000 (Digitel) www.bdo.com.ph

REVISED AS OF: MAY 2018

FUJITSU DIE-TECH CORPORATION OF THE PHILIPPINES

113 East Science Avenue, SEPZ, Laguna Technopark, Biñan, Laguna



August 3, 2020

To the Officer In-Charge:

This is to certify that MANZANO, MARK JOHREL M, residence of 251 San Lorenzo Ruis St. Mayapa Calamba City, is an employee of Fujitsu Die-Tech Corporation of the Philippines (FDTP), located at 113 East Science Avenue, Special Export Processing Zone, Laguna Technopark, Binan, Laguna, with DTI Registration P-IV-96-No. 31319. Our work schedule is from 7:30AM~7:30PM daily but they have to be at their designated pick-up point areas on or before 6AM, whereas outgoing shuttle departs at 7:45PM.

This certification is issued in compliance to the on-going Community Quarantine, valid until end of quarantine.

Issued at Fujitsu Die-Tech Corporation of the Philippines (FDTP), Laguna Technopark, Binan, Laguna on August 3, 2020.

Respectfully yours,

pundal

ANNABELLE S. ARAMBULO

Admin Senior Manager

