



Personal Loans

Need Cash?
Apply for a
BDO Personal Loan
NOW!

We find ways®

www.bdo.com.ph

SC

IC

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

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
- GSIS ID
- PRC ID
- Voter's ID
- All other IDs issued by the Philippine government and its instrumentalities

Foreigners

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)

Note:

- 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 applicant.
- You will receive your proceeds via credit to BDO Current / Savings Deposit Account. Please go to any BDO branch and ensure compliance with account opening requirements.
- A Processing Fee of P1,300 will be deducted from the proceeds.
- Fields in RED are Mandatory.

BORROWER'S PERSONAL INFORMATION

First Name		Middle Name		Last Name	
Gender <input type="checkbox"/> Male <input type="checkbox"/> Female		Date of Birth (DD/MM/YYYY)		Citizenship	
TIN/SSS/GSIS/Passport No.					
No. of Dependents		No. of Cars Owned <input type="checkbox"/> Owned () <input type="checkbox"/> Mortgaged ()			
Marital Status <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Widow/er <input type="checkbox"/> Separated		Educational Attainment <input type="checkbox"/> High School <input type="checkbox"/> Post Graduate <input type="checkbox"/> College <input type="checkbox"/> Others _____			
School Last Attended			Place of Birth		
Mother's Full Maiden Name					
First Name		Middle Name		Last Name	
Residence Ownership <input type="checkbox"/> Owned <input type="checkbox"/> Co. Quarters <input type="checkbox"/> With Relatives <input type="checkbox"/> Mortgaged <input type="checkbox"/> Rented (Monthly Rent) _____					
Present Residence Address					
					Zip Code
Residence Phone			Mobile Phone		
Previous Residence Address					
					Zip Code
Provincial / Permanent Residence Address					
					Zip Code
Years at Present Address _____ Years at Previous Address _____					

BORROWER'S EMPLOYMENT INFORMATION

Employment <input type="checkbox"/> Private Sector <input type="checkbox"/> Government <input type="checkbox"/> Professional <input type="checkbox"/> Self-Employed <input type="checkbox"/> Others _____		For Self-Employed Only Business Type <input type="checkbox"/> Sole Proprietor Years in Operation _____ <input type="checkbox"/> Partnership No. of Employees _____	
Name of Present Employer/Business		Nature of Business	
Office Address			
			Zip Code
Office Phone		Mobile Phone	
Local No.		Fax No.	
e-Mail Address			
Rank <input type="checkbox"/> Senior Officer (AVP up) <input type="checkbox"/> Junior Officer (Supervisor to Manager) <input type="checkbox"/> Non-Officer		Title/Position	
Gross Annual Income		Other Income	
Name of Previous Employer			
Office Address			
			Zip Code
Years with Present Employer _____ Years with Previous Employer _____			

BILLING REMINDER CARD DELIVERY INSTRUCTION

Please deliver my Personal Loan Billing Reminder Card and other Correspondences to:
☐ Residence ☐ Office

SPOUSE'S INFORMATION

First Name		Middle Name		Last Name	
Date of Birth (DD/MM/YYYY)					
Office Phone			Mobile Phone		

BORROWER'S BANK RELATIONSHIP/FINANCES

OTHER LOANS

Bank/ Institution	Loan Type	Date Granted	Maturity Date	Monthly Amortization	Outstanding Balance

OTHER CREDIT CARDS

Card Company	Card Number*	Credit Limit	Outstanding Balance	Member Since

*Please provide only the first six (6) and last four (4) digits of your Credit Card (e.g. 4921-13xx-xxxx-1234).

BORROWER'S PERSONAL REFERENCE / TRADE REFERENCE

Name	Relationship
Name of Employer / Supplier (If self-employed)	
Address (P.O. Box Address not acceptable)	
Contact No. (include local no. if any)	Mobile Phone

Related to BDO Officer/s ☐ Yes ☐ No

Name of BDO Officer/s

Contact Number of BDO Officer/s

Relationship

☐ Spouse / In-Laws ☐ Children / In-Laws
☐ Parent / In-Laws ☐ Others

PERSONAL LOAN DETAILS

Applied Loan Amount		Term (Months) <input type="checkbox"/> 6 <input type="checkbox"/> 12 <input type="checkbox"/> 18 <input type="checkbox"/> 24 <input type="checkbox"/> 36	
Loan Purpose <input type="checkbox"/> Home Improvement <input type="checkbox"/> Medical Expenses <input type="checkbox"/> Appliance/Furniture/Electronics <input type="checkbox"/> Travel <input type="checkbox"/> Debt Consolidation <input type="checkbox"/> Others (Pls. specify) _____ <input type="checkbox"/> Education			
Type of Loan Application <input type="checkbox"/> New Loan <input type="checkbox"/> With Existing BDO Personal Loan			

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	x	Factor Rate (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.

I/we recognize 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. 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/we understand that information regarding my/our deposit account/s with BDO may be required to, or disclosed, in relation to the evaluation of my/our 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/our deposit account/s with BDO should I/we decide to avail of the Auto-Debit Payment Facility for my/our BDO Personal Loan. I/we 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/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 lower 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

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 connection with my/our transaction/s with BDO, its parent, subsidiaries, affiliates, and their respective representatives and agents ("BDO Group"), or from third parties. The data, which include my/our personal information or sensitive personal information¹ 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 relationship) 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 purposes³, (ii) to implement transactions which I/we 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 obligations⁴ to Governmental Authorities⁵ 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, and to any third party (local or overseas) who acquires or will acquire the rights and obligations of any member of the BDO Group; who is in negotiations with any member of the BDO Group in 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 (including but not limited to courier agencies; telecommunication information technology 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 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_dbounibanking@bdo.com.ph. I/we may file complaints with, and/or seek assistance from the National Privacy Commission.

¹ Name, 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 applicant's authorized representatives, as well as accounts, transactions, and communications.

² Refers to any statute, law, constitution, regulation, rule, ordinance, order, decree, directive, guideline, policy, requirement or other governmental restriction or any similar form of decision of, or determination by any of the foregoing, by any national, regional or local government or political subdivision, commission, authority, tribunal, agency or entity of the Republic of the Philippines or a foreign country, as may be applicable.

³ Including but not limited to credit, and risk management, know your customer checks, prevention and detection of fraud or crime, system or product development and planning, cross-selling, direct marketing, profiling, complaints management, insurance, audit and administrative purposes, and relationship management.

⁴ Means obligations of the BDO Group to comply with (a) Applicable Law and internal policies or procedures, or (b) any demand and/or requests from Governmental Authorities for purposes of reporting, regulatory trade reporting, disclosure or other obligations under Applicable Law.

⁵ Refers to the government of the Republic of the Philippines or a foreign country, as may be applicable, or any political subdivision thereof, and any entity exercising executive, legislative, judicial, regulatory, or administrative functions of or pertaining to the government.

Signature of Borrower over Printed Name

Date

Signature of Co-Maker over Printed Name

Date

FOR BDO EMPLOYEE / BRANCH USE ONLY

Last Name	First Name	Middle Name
Branch/Department	Branch Code	
Title/Rank	Employee No.	
Date Referred	Signature of Referror	
Remarks		

FOR BDO USE ONLY

CIF NO. (If bank client only)

Received by: Date:

Controlled by: Date:

Encoded by: 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 AMOUNT	
<input type="checkbox"/>	_____ percent (_____ %) p.a. fixed up to maturity
<input type="checkbox"/>	_____ percent (_____ %) p.a., subject to annual repricing based on prevailing rate as determined by the 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.

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 interest rate upon the Maker and/or any of the Co-Makers, there being no written conformity to the adjusted rate served upon the Bank, the Bank shall be 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 accrued interest unpaid and penalties, if any, shall become immediately due and payable, without prepayment penalty. All such amount as are due shall earn interest until fully paid 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 waived by the Maker and all of the Co-Makers, if any:

1. 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;
2. 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;
3. Failure by the Maker or any Co-Maker to perform or the violation of any provision of this Promissory Note or any related agreement;
4. 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;
5. 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);
7. 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) filing 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 filing 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 its inability to pay its debts; (vi) the passing of a resolution by 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 approving any reorganization, winding-up or liquidation of the Maker or any Co-Maker or a substantial portion of their respective assets;
8. 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;
9. 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 presence of:	
_____	_____

DISCLOSURE STATEMENT

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

NAME OF BORROWER/MAKER/CO MAKER

ADDRESS

1. LOAN AMOUNT P _____
2. OTHER BANK CHARGES/DEDUCTIONS COLLECTED P _____
- a. Documentary / Science Stamps P _____
- b. Mandatory Credit Insurance P _____
- c. Others _____

3. NET PROCEEDS OF LOAN (Item 1 less Item 2) P _____

4. SCHEDULE OF PAYMENTS P _____

a. Single payment due on _____ P _____

b. Installment Payments
(Please see amortization schedule attached/at the back)

5. EFFECTIVE INTEREST RATE (Interest and Other Charges) _____ %

The effective interest rate is higher than the contractual interest rate of _____ % because of Item 2 deductions above (Effective Interest Rate changes upon each repricing)

6. CONDITIONAL CHARGES THAT MAY BE IMPOSED (if applicable).
Please specify manner of imposition.

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

I ACKNOWLEDGE RECEIPT OF A COPY OF THIS STATEMENT PRIOR TO THE CONSUMMATION OF THE CREDIT TRANSACTION.

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