



Rang-ay Bank (A Rural Bank), Inc.

 New Application Renewal Restructuring

 In case of loan renewal or restructuring, are there any updates from previous submission? Yes No (If yes, kindly provide details)

BUSINESS LOAN APPLICATION FORM

 Cooperative Partnership Corporation

(Please mark the appropriate boxes and indicate N/A if not applicable)

A. BUSINESS INFORMATION			
Registered Business Name:			
Principal Business Address: (Unit #, Building/House #, Street, Subdivision/Barangay/District, Municipality/City, Province, Zip Code)			
Website/social media (Business):			TIN:
Business address ownership:	<input type="checkbox"/> Owned (unencumbered) <input type="checkbox"/> Owned (mortgaged) <input type="checkbox"/> Rented	Years the Business has been in operation: _____ years	Number of branches: _____ Number of subsidiaries: _____
Nature of Business (Based on PSIC reference):		Please specify business activity:	
Business registration <i>(Check all that apply)</i>	Date of Business Registration <i>(mm/dd/yyyy)</i>	Expiry Date of Registration <i>(mm/dd/yyyy)</i>	Registration Number
<input type="checkbox"/> CDA			
<input type="checkbox"/> DTI			
<input type="checkbox"/> SEC			
<input type="checkbox"/> BIR			
<input type="checkbox"/> Barangay/Mayor's Permit			
<input type="checkbox"/> Others (Please specify): _____			
Indicate whether the business: ¹ <input type="checkbox"/> Is at least 51% (majority) owned by female/s <input type="checkbox"/> Is at least 20% owned by female/s; AND (i) has at least 1 woman as CEO/COO/President/Vice President; AND (ii) 30% of directors composed of women, where a board exists			
Firm Size ² (Total assets exclusive of the land on which the business entity's office, plant and equipment are situated) ³ <input type="checkbox"/> Micro (not more than Php 3M) <input type="checkbox"/> Small (Php3,000,001 to 15M) <input type="checkbox"/> Medium (Php15,000,001 to 100M)			
Annual Sales or Revenue: Php _____		Number of employees: (Please indicate all paid employees and/or directly involved in business operations) Full-time: _____ Part-time: _____	
B. CONTACT INFORMATION			
Authorized Representative 1:			PhilSys Card No. (PCN):
<i>(First Name)</i>	<i>(Middle Name)</i>	<i>(Last Name)</i>	<i>(Suffix, if applicable)</i>
Date of Birth (mm/dd/yyyy)	Mobile Number:	Landline No. (Area Code, Number)	Email Address:
			Sex: <input type="checkbox"/> Male <input type="checkbox"/> Female
Authorized Representative 2:			PhilSys Card No. (PCN):
<i>(First Name)</i>	<i>(Middle Name)</i>	<i>(Last Name)</i>	<i>(Suffix, if applicable)</i>
Date of Birth (mm/dd/yyyy)	Mobile Number:	Landline No. (Area Code, Number)	Email Address:
			Sex: <input type="checkbox"/> Male <input type="checkbox"/> Female
Top Trade References:			
Name of Top Suppliers	Goods Supplied/ Services Rendered	Contact Person	Contact Number
Name of Top Customers	Goods Purchased/Services Availed	Contact Person	Contact Number
C. LOAN APPLICATION INFORMATION			
Loan amount applied for (subject to the approval of the bank): Php _____			Tenor: _____ months
Proposed frequency of repayment ⁴ : <input type="checkbox"/> Weekly <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly <input type="checkbox"/> Annually <input type="checkbox"/> Lump sum <input type="checkbox"/> Others (Please specify): _____			
Loan Facility: <input type="checkbox"/> Credit Line <input type="checkbox"/> Term Loan <input type="checkbox"/> Others (Please specify): _____	Loan Purpose: <input type="checkbox"/> Working capital (including receivables and inventory financing) <input type="checkbox"/> Construction/Development of real estate <input type="checkbox"/> Acquisition of real estate <input type="checkbox"/> Loan takeout/refinancing	<input type="checkbox"/> Business expansion <input type="checkbox"/> Purchase of equipment/motor vehicles <input type="checkbox"/> Others (Please specify): _____	

¹ This 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.

² Subject to bank verification

³ The size of your firm will not affect the assessment and approval of your loan application.

⁴ As may be applicable

Type of Loan: <input type="checkbox"/> Unsecured Loan <input type="checkbox"/> Secured Loan	<i>If secured loan, please mark appropriate box/es:</i> <input type="checkbox"/> Loan secured by real estate (e.g., land, buildings) <input type="checkbox"/> Loan secured by movable property: <input type="checkbox"/> Receivables & any other claims to payment <input type="checkbox"/> Intellectual Property <input type="checkbox"/> Others (Please specify): _____ <input type="checkbox"/> Title documents (e.g., warehouse receipt, bill of lading) <input type="checkbox"/> Equipment _____ <input type="checkbox"/> Financial assets (e.g., deposits, tradable securities, company shares) <input type="checkbox"/> Inventory <input type="checkbox"/> Loan backed by third party credit guarantee/continuing suretyship
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D. FINANCIAL INFORMATION

Source of Funds for Repayment of Loans: <input type="checkbox"/> Revenue <input type="checkbox"/> Savings and/or Investment <input type="checkbox"/> Asset Sale <input type="checkbox"/> Others (Please specify): _____

Existing Deposit and E-Money Accounts (with the bank and other financial institutions, please indicate top 3 in terms of outstanding balance):

Name of Financial Institution	Type of Account	Year Opened	Type of Account Ownership
	<input type="checkbox"/> Savings <input type="checkbox"/> Checking <input type="checkbox"/> E-wallet <input type="checkbox"/> Others (Please specify) _____		<input type="checkbox"/> Personal <input type="checkbox"/> Business/Merchant
	<input type="checkbox"/> Savings <input type="checkbox"/> Checking <input type="checkbox"/> E-wallet <input type="checkbox"/> Others (Please specify) _____		<input type="checkbox"/> Personal <input type="checkbox"/> Business/Merchant
	<input type="checkbox"/> Savings <input type="checkbox"/> Checking <input type="checkbox"/> E-wallet <input type="checkbox"/> Others (Please specify) _____		<input type="checkbox"/> Personal <input type="checkbox"/> Business/Merchant

Existing Loans (with the bank and other financial institutions, please indicate top 3 in terms of loan amount):

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 (with the bank and other financial institutions, please indicate top 3 in terms of credit limit):

Name of Financial Institution	Credit Limit	Outstanding Balance	Type of Ownership
			<input type="checkbox"/> Personal <input type="checkbox"/> Business
			<input type="checkbox"/> Personal <input type="checkbox"/> Business
			<input type="checkbox"/> Personal <input type="checkbox"/> Business

E. UNDERTAKING/DELARATION

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.
 I/We authorize the financial institution to obtain relevant information as it may require concerning this application.
 I/We hereby agree that this application shall be subject to applicable laws (BSP circulars, rules and regulations) and policies of _____.

F. DATA PRIVACY CONSENT

In compliance with the requirements of the Data Privacy Act (DPA), I/we hereby authorize and give my/our consent to Rang-ay Bank (A Rural Bank), 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 information⁵ may be collected, processed, stored, updated, or disclosed by the bank:

- for legitimate bank-related purposes and requests;
- to implement transactions which the borrower requests, allows, or authorizes;
- to comply with the bank's internal policies and its reporting obligations to government authorities under applicable laws; and
- 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 ten (10) 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 bank 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 Rang-ay Bank (A Rural Bank), Inc.'s Data Protection Officer at San Fernando City, La Union, 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 have read and understood and consent to be bound by all the terms and conditions stated above

Signature above Printed Name and Designation of Authorized Signatories

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)
1.			
2.			
3.			

⁵ 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 Borrower's authorized representative/s, as well as accounts, transactions, and communications