



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

Individual **Sole-Proprietorship** **One-Person Corporation**

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

PHOTO

A. BORROWER AND BUSINESS INFORMATION

Name of Borrower:

(First Name)

(Middle Name)

(Last Name)

(Suffix, if applicable)

Civil Status: Single Widow/er
 Married Annulled
 Separated

Date of Birth:
(mm/dd/yyyy)

Place of Birth: *(Municipality/City, Province)*

Sex: Male
 Female

Name of Spouse:

(First Name)

(Middle Name)

(Last Name)

(Suffix, if applicable)

Date of Birth: *(mm/dd/yyyy)*

Home Address: *(Unit #, Building/House #, Street, Subdivision/ Barangay/ District, Municipality/ City, Province, Zip Code)*

Home address ownership: Owned (unencumbered) Rented
 Owned (mortgaged) Living with relatives

Length of Stay in Location: _____ years

Landline No. *(Area Code, Number):*
 (____) - _____

Mobile No.:

Email Address:

TIN:

PhilSys Card No. (PCN):

Other Government-issued ID *(Please specify type/number)*

Mother's Maiden Name:

(First Name)

(Middle Name)

(Last Name)

(Suffix, if applicable)

Registered Business Name:

Principal Business Address: *(Unit #, Building/ House #, Street, Subdivision/ Barangay/ District, Municipality/City, Province, Zip code)*
 Is this similar to Home Address? Yes No *(If no, kindly provide the details)*

Business address ownership: Owned (unencumbered)
 Owned (mortgaged)
 Rented

Years the Business has been in operation:
 _____ years
Number of branches:

Website/social media (Business):

Indicate whether the business has:¹

Female Manager/s
 Female head officer for operations/administrative services

Nature of Business *(Based on PSIC reference):*

Please specify business activity:

Business registration
(Check all that apply)

Date of Business Registration:
(mm/dd/yyyy)

Expiry Date of Registration
(mm/dd/yyyy)

Registration Number

DTI
 SEC
 BIR
 Barangay/Mayor's Permit
 Others *(Please specify):* _____

Firm Size² *(Total assets exclusive of the land on which the business entity's office, plant and equipment are situated)*³

Micro (not more than Php 3M) Small (Php3,000,001 to 15M) 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: _____

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

B. LOAN APPLICATION INFORMATION

Loan amount applied for *(subject to the approval of the bank):* **Php** _____

Tenor: _____ months

Proposed frequency of repayment⁴: Weekly Monthly Quarterly Annually Lump sum 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

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): _____
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Type of Loan:	<input type="checkbox"/> Unsecured Loan <i>If secured, collateral/s and/or surety/ies offered:</i> <input type="checkbox"/> Secured Loan <table style="width:100%; margin-left: 20px;"> <tr> <td><input type="checkbox"/> Loan secured by real estate (e.g., land, building)</td> <td><input type="checkbox"/> Intellectual Property</td> <td><input type="checkbox"/> Others (Please specify): _____</td> </tr> <tr> <td><input type="checkbox"/> Loan secured by movable property</td> <td><input type="checkbox"/> Equipment</td> <td></td> </tr> <tr> <td><input type="checkbox"/> Receivables & any other claims to payment</td> <td><input type="checkbox"/> Inventory</td> <td></td> </tr> <tr> <td><input type="checkbox"/> Title documents (e.g., warehouse receipt, bill of lading)</td> <td></td> <td></td> </tr> <tr> <td><input type="checkbox"/> Financial assets (e.g., deposits, tradable securities, company shares)</td> <td></td> <td></td> </tr> <tr> <td><input type="checkbox"/> Loan backed by third party credit guarantee/continuing suretyship</td> <td></td> <td></td> </tr> </table>	<input type="checkbox"/> Loan secured by real estate (e.g., land, building)	<input type="checkbox"/> Intellectual Property	<input type="checkbox"/> Others (Please specify): _____	<input type="checkbox"/> Loan secured by movable property	<input type="checkbox"/> Equipment		<input type="checkbox"/> Receivables & any other claims to payment	<input type="checkbox"/> Inventory		<input type="checkbox"/> Title documents (e.g., warehouse receipt, bill of lading)			<input type="checkbox"/> Financial assets (e.g., deposits, tradable securities, company shares)			<input type="checkbox"/> Loan backed by third party credit guarantee/continuing suretyship		
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<input type="checkbox"/> Financial assets (e.g., deposits, tradable securities, company shares)																			
<input type="checkbox"/> Loan backed by third party credit guarantee/continuing suretyship																			

C. FINANCIAL INFORMATION

Source of Funds for Repayment of Loans:	<input type="checkbox"/> Revenue <input type="checkbox"/> Asset Sale <input type="checkbox"/> Savings and/or Investment	<input type="checkbox"/> Inheritance <input type="checkbox"/> Salary/Allowance <input type="checkbox"/> Others (Please specify): _____
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Existing Deposit and E-money Accounts (with the bank and other financial institutions, please indicate top 3 in terms of outstanding balance size):

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

D. UNDERTAKING/DECLARATION

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 _____.

E. 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 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 of Borrower

Date

Signature above Printed Name of Co-Borrower/Spouse

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