

# APPLICATION FORM – SME LOAN FOR INDIVIDUAL / SOLE PROPRIETORSHIP

Failure to provide sufficient and accurate information in this Application Form may result to Bangko Mabuhay's Inappropriate determination of the financial requirement of the borrower.

## Where did You Learn the Loan Program?

Referral Referrer Name: \_\_\_\_\_ Relationship to Referrer: \_\_\_\_\_  
 AO Marketing AO Name: \_\_\_\_\_  Leaflets/Flyers/Tarpaulin  Social Media Site: \_\_\_\_\_  Others \_\_\_\_\_

Are You related to a Bangko Mabuhay Personnel / Director/s?  Yes  No Relationship: \_\_\_\_\_ Name of Personnel / Director: \_\_\_\_\_

With Existing Bangko Mabuhay Account?  Yes  No Type:  Regular Savings  Mabuhay Special Savings  Checking Account  Loan, Amount of Loan: \_\_\_\_\_

## Borrower's Information

Name of Borrower:	Date of Birth (mm /dd / yyyy)	Place of Birth
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Ownership of Dwelling for Permanent Address:  Owned  Rented  Mortgaged  Used Free  Living with Relative

Permanent Address: (No. / Street / Barangay / Municipality or City / Province / Country)	Zip Code	Length of Stay (Year/s, Month/s)
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Present Address: (No. / Street / Barangay / Municipality or City / Province / Country)	Zip Code	Length of Stay (Year/s, Month/s)
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Previous Address: (No. / Street / Barangay / Municipality or City / Province / Country)	Zip Code	Length of Stay (Year/s, Month/s)
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Mother's Maiden Name (First, Middle, Last)	Father's Name (First, Middle, Last)
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Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female      Citizenship: <input type="checkbox"/> Filipino Others: _____ Civil Status: <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Widow/er <input type="checkbox"/> Separated <input type="checkbox"/> Annulled / Divorce No. of Dependents: _____      TIN: _____ SSS / GSIS: _____      Other ID's and No: _____	Mobile No. _____ <input type="checkbox"/> Prepaid <input type="checkbox"/> Postpaid Residence Phone No. _____ Office Phone No. _____ Email Address _____ Social Media Acct.: _____ Other Contact info.: _____
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## Spouse's Information

Name of Spouse:	Date of Birth (mm /dd / yyyy)	Place of Birth
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Citizenship:  Filipino Others: \_\_\_\_\_ TIN: \_\_\_\_\_ SSS / GSIS: \_\_\_\_\_ Other ID/s: \_\_\_\_\_  
 Mobile No. \_\_\_\_\_  Prepaid  Postpaid Office Phone No. \_\_\_\_\_ Email Address \_\_\_\_\_ Other Contact Info: \_\_\_\_\_

## Co-Maker's Information

Date of Birth (mm /dd / yyyy)	Place of Birth	
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Citizenship:  Filipino Others: \_\_\_\_\_ TIN: \_\_\_\_\_ SSS / GSIS: \_\_\_\_\_ Other ID/s: \_\_\_\_\_  
 Mobile No. \_\_\_\_\_  Prepaid  Postpaid Office Phone No. \_\_\_\_\_ Email Address \_\_\_\_\_ Other Contact Info: \_\_\_\_\_

Present Address: (No. / Street / Barangay / Municipality or City / Province / Country)	Zip Code	Length of Stay (Year/s, Month/s)
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## Income Details

### Type of Industry (Nature of Business)

Agriculture       Fishing       Construction       Financial Intermediaries       Manufacturing       Electricity       Gas & Water  
 Trade       Transportation       Real Estates       Education       Work Hotels & Restaurant       Other/Personal Work

Main Source of Income:  Business, Percentage of Business Ownership: \_\_\_\_\_  Employed  Practice of Profession (Self Employed)

Name of Business / Employment: \_\_\_\_\_ Tenure: \_\_\_\_\_ Position: \_\_\_\_\_

Business / Employment Address: \_\_\_\_\_

Other Source of Income: \_\_\_\_\_ Tenure: \_\_\_\_\_

Monthly Income (Main Source) : P \_\_\_\_\_ + Other Monthly Income: P \_\_\_\_\_ = Total Monthly Income: P \_\_\_\_\_

Spouse	Co-Maker
<input type="checkbox"/> Separate Business <input type="checkbox"/> Employed <input type="checkbox"/> Practice of Profession (Self Employed) Name of Business/Employment: _____ Address: (No. / Street / Barangay / Municipality or City / Province / Country) _____ _____ Tenure: _____ Other Source of Income: _____ Tenure: _____ Gross Monthly Income: P _____ Other Monthly Income: P _____ Total Monthly Income: P _____	<input type="checkbox"/> Business <input type="checkbox"/> Employed <input type="checkbox"/> Practice of Profession (Self Employed) Name of Business/Employment: _____ Address: (No. / Street / Barangay / Municipality or City / Province / Country) _____ _____ Tenure: _____ Other Source of Income: _____ Tenure: _____ Gross Monthly Income: P _____ Other Monthly Income: P _____ Total Monthly Income: P _____

## Trade References

### Major Customer

1. Company Name: \_\_\_\_\_  
 Contact Person/Position: \_\_\_\_\_  
 Contact Number: \_\_\_\_\_

2. Company Name: \_\_\_\_\_  
 Contact Person/Position: \_\_\_\_\_  
 Contact Number: \_\_\_\_\_

### Major Suppliers

1. Company Name: \_\_\_\_\_  
 Contact Person/Position: \_\_\_\_\_  
 Contact Number: \_\_\_\_\_

2. Company Name: \_\_\_\_\_  
 Contact Person/Position: \_\_\_\_\_  
 Contact Number: \_\_\_\_\_

## Credit History of the Borrower

### Existing Loan to Other Bank / Financial Institution

Name of Institution/s: \_\_\_\_\_  
 Kind of Loan/s: \_\_\_\_\_  
 Status of the Loan:  Current  Past Due Term: \_\_\_\_\_ Grant Date: \_\_\_\_\_  
 Amount: \_\_\_\_\_ Total Monthly Loan Payment: \_\_\_\_\_

### Fully Settled Loan to Other Bank / Financial Institution

Name of Institutions/s: \_\_\_\_\_  
 Kind of Loan/s: \_\_\_\_\_  
 Amount: \_\_\_\_\_ Total Monthly Loan Payment: \_\_\_\_\_  
 Term: \_\_\_\_\_ Grant Date: \_\_\_\_\_ Date Settled: \_\_\_\_\_

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## Collateral Information

### About the Property

Title No.: \_\_\_\_\_ Tax Declaration No.: \_\_\_\_\_

Type of Property:  Vacant Lot     House & Lot     Townhouse     Condominium     Factory/Warehouse

Use of Collateral:  Residential     Commercial     Industrial     Agricultural

Existing Liens on the Property:  Yes     No (if yes) Details of Liens: \_\_\_\_\_

Address of the Property: (No. / Street / Barangay / Municipality or City / Province / Country)	Zip Code	Length of Stay (Year/s, Month/s)
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(Fill the required information if the borrower was not the sole owner of the property or under the Special Power of Attorney of property grantor.)

Borrower's Relation to the Owner/s: \_\_\_\_\_ No. of Owners: \_\_\_\_\_ Registered Owner/s: \_\_\_\_\_

Civil Status of the Principal Owner:  Single     Married     Separated     Annulled/Divorce     Widow/er    Age of Principal Owner: \_\_\_\_\_ Contact No.: \_\_\_\_\_

TIN of Owner 1: \_\_\_\_\_ TIN of Owner 1: \_\_\_\_\_ TIN of Owner 1: \_\_\_\_\_ TIN of Owner 1: \_\_\_\_\_

Permanent Address of the Owner: (No. / Street / Barangay / Municipality or City / Province / Country)	Zip Code	Length of Stay (Year/s, Month/s)
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## Loan Information

Loan Amount: \_\_\_\_\_ Term: \_\_\_\_\_ Amount that can easily be paid on a Monthly Basis: \_\_\_\_\_

## Loan Purpose

Working Capital – Operating Expenses / Core Assets – Primary Use for Business Operation / Non-Core Assets – Other Assets Non Essential Business Asset (Investment Asset – Income Earning Asset)

<p><b>Additional Working Capital:</b></p> <p><input type="checkbox"/> Inventory Build-up</p> <p><input type="checkbox"/> Salaries for Additional Manpower</p> <p><input type="checkbox"/> Payment of Administrative Expenses</p> <p><input type="checkbox"/> Loan Take-out (Original Purpose is Working Capital)</p>	<p><b>CAPEX (Capital Expenditure for Core Assets)</b></p> <p><input type="checkbox"/> Acquisition of Property, Plant &amp; Equipment</p> <p><input type="checkbox"/> Construction of property for business use</p> <p><input type="checkbox"/> Renovation of Office, Plant Improvements</p> <p><input type="checkbox"/> Major Repairs, Upgrades &amp; Maintenance (CAPEX)</p> <p><input type="checkbox"/> Business Expansion (additional Branches, Office, Plant)</p> <p><input type="checkbox"/> Loan Take-out (Original Purpose is CAPEX)</p>	<p><b>Investment (Non-Core Asset)</b></p> <p><input type="checkbox"/> Acquisition of Non-Core Assets</p> <p><input type="checkbox"/> Construction of Non-Core Property</p> <p><input type="checkbox"/> Renovation of Office (Non-Core)</p> <p><input type="checkbox"/> Plant Improvement (Non-Core)</p> <p><input type="checkbox"/> Loan Take-Out (Original Purpose is Investment)</p>
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## Conditions of the Consolidated Agreement for Mortgage Loans

I/We hereby certify that all information in this application form and all supporting documents, are true and correct. I/We authorize Bangko Mabuhay to verify all such information and obtain additional information about me/us, including previous credit with other institutions. In this connection, I/We expressly waive any and all statutory provisions governing confidentiality of such information if applicable. I/We fully understand that any misrepresentation or failure to disclose information on my/our part as required herein, may cause the disapproval of my/our application.

I/We agree that the application remains Bangko Mabuhay's Property and the same may be used on their discretion whether the credit is granted or not.

I/We agree that this loan application shall be subject to Bangko Sentral ng Pilipinas circulars, rules, regulations and policies of the Bank and hereby undertake to comply with/submit all of the loan requirements.

Under acceptance of my/our application, I/We bind myself/ourselves to the Terms and Conditions of the Consolidated Agreement for Mortgage Loans including, but not limited to, joint and several liability for all charges, fees, and other obligations necessary in processing my/our loan application.

I/We authorize Bangko Mabuhay to conduct random verification with the BIR to establish authenticity of my/our ITR and other submitted financial statements and hereby waive the confidentiality of any personal information obtained in the course of verification.

I/WE hereby agree that the data/figures in the ITR consistent with the financial statement shall be considered in evaluating my/our financial capacity and credit-worthiness of my/our application.

Should the document(s) submitted prove to be spurious or incorrect in material detail, the bank may terminate any loan or other credit accommodation granted on the basis of the said document(s) and shall have the right to demand immediate repayment or liquidation of the obligation. Moreover, the Bank may seek redress from the court for any harm done by the borrower's submission of spurious document(s).

In case disapproval of this application, I/We understand the Bank is not obliged to disclose the reason for such disapproval.

I/We also authorize Bangko Mabuhay to conduct, through its representative accredited appraisers, an appraisal of any or all of the collateral to be used for my/our loan application. I/We also agree that the Appraisal Report will be forwarded directly to the Bangko Mabuhay for its sole use only.

In the event of future delinquency, I/We hereby authorize the Bank to report and include my/our name(s) in the negative listing of BAP Credit Bureau of any institution.

I/We authorize Bangko Mabuhay to send me/us updates about my loan via SMS/text, email, mail, and other means of communication.

I/We hereby waive the secrecy of deposit as provided by the Republic Act No. 1405, as amended, in connection with my loan application.

I/We hereby authorize the designated bank officer to inquire on my bank deposit/s with Bangko Mabuhay in order to determine the applicable ceiling/limit of my aggregate loan accommodation in accordance with BSP regulations.

I/We voluntarily agree that Bangko Mabuhay has the sole option to debit/credit any of my/our Bangko Mabuhay deposit account(s) to cover the payment in full any loan obligation due or all such other accounts at the time of the same is due including, but not limited to, penalty charges, insurance, interests, and other fees overdue amounts provided for this Agreement and such other documents executed that are relevant and connected therewith.

I/We aware that to use the proceeds of this loan for purpose than those indicated is unlawful and for this reason the Bank has an authority to terminate the credit accommodation and demand immediate repayment of the obligation.

Borrower	Spouse	Co-Maker
_____ Name and Signature                      _____ Date	_____ Name and Signature                      _____ Date	_____ Name and Signature                      _____ Date

## For Bank Use Only

<input type="checkbox"/> New <input type="checkbox"/> Additional <input type="checkbox"/> Renewal <input type="checkbox"/> Restructure	<input type="checkbox"/> SME <input type="checkbox"/> SME Plus
Account Officer	Loan Manager
_____ Name and Signature                      _____ Date	_____ Name and Signature                      _____ Date

## Credit Advice

Maximum Loanable Amount: \_\_\_\_\_ Recommended Loan Amount: \_\_\_\_\_ Recommended Term: \_\_\_\_\_

BRR Score: \_\_\_\_\_ Monthly Net Cash Inflow: \_\_\_\_\_ Remarks: \_\_\_\_\_

Advice By (CRMS): \_\_\_\_\_ Date: \_\_\_\_\_

## Approval

Approved Loan Amount: \_\_\_\_\_ Term: \_\_\_\_\_ Interest Rate: \_\_\_\_\_ Monthly Amortization: \_\_\_\_\_

Mode of Payment:  Over the Counter     Autodebit     Post Dated Check     Bank to Bank     Others, specify: \_\_\_\_\_

Fire Insurance: \_\_\_\_\_ Title No.: \_\_\_\_\_

Remarks: \_\_\_\_\_

Signature of Approving Committee:
