

CIF No. _____

I. APPLICATION DETAILS									
APPLICATION DATE (mm/dd/yyyy)		CASH PRICE PhP		REPAYMENT METHOD <input type="checkbox"/> PDC <input type="checkbox"/> Auto-debit Bank Account No. _____			VEHICLE CLASSIFICATION <input type="checkbox"/> Brand New <input type="checkbox"/> Used		
<input type="checkbox"/> Principal <input type="checkbox"/> Co-Maker		DOWNPAYMENT PhP		BILLING REFERENCE <input type="checkbox"/> Home <input type="checkbox"/> Office			VEHICLE USE <input type="checkbox"/> Personal <input type="checkbox"/> Commercial		
<input type="checkbox"/> Individual <input type="checkbox"/> Corporate/ Business		AMOUNT FINANCED PhP		TYPE OF VEHICLE <input type="checkbox"/> Passenger Car <input type="checkbox"/> Sports Utility Vehicle			<input type="checkbox"/> Light Commercial Vehicle <input type="checkbox"/> Asian Utility Vehicle <input type="checkbox"/> Others: _____		
<input type="checkbox"/> 1st Application <input type="checkbox"/> Repeat Application Number of Repeats: _____		PREFERRED TERM <input type="checkbox"/> 12 mos. <input type="checkbox"/> 24 mos. <input type="checkbox"/> 48 mos. <input type="checkbox"/> 18 mos. <input type="checkbox"/> 36 mos. <input type="checkbox"/> 60 mos.		YEAR/ MODEL			DEALER		
II. PERSONAL INFORMATION									
TITLE <input type="checkbox"/> Mr. <input type="checkbox"/> Ms. <input type="checkbox"/> Mrs.		SURNAME		GIVEN NAME			MIDDLE NAME		
CIVIL STATUS <input type="checkbox"/> Single <input type="checkbox"/> Widowed <input type="checkbox"/> Married <input type="checkbox"/> Annulled <input type="checkbox"/> Legally Separated		CITIZENSHIP		GENDER <input type="checkbox"/> Male <input type="checkbox"/> Female		DATE OF BIRTH (mm/dd/yyyy)		PLACE OF BIRTH	
		RESIDENTIAL STATUS <input type="checkbox"/> Owned <input type="checkbox"/> Rented <input type="checkbox"/> Mortgaged <input type="checkbox"/> Company Provided <input type="checkbox"/> With Family		Monthly Amortization _____					
PRESENT ADDRESS (Unit No., Subdivision/Building, Street No., Street, Barangay, City, Province, Country)						ZIP CODE		YEARS IN PRESENT ADDRESS	
PERMANENT ADDRESS (Unit No., Subdivision/Building, Street No., Street, Barangay, City, Province, Country)						ZIP CODE		YEARS IN PERMANENT ADDRESS	
PREVIOUS RESIDENCE (Unit No., Subdivision/Building, Street No., Street, Barangay, City, Province, Country)						ZIP CODE		YEARS IN PREVIOUS RESIDENCE	
LANDLINE NUMBER		MOBILE NUMBER		MOBILE NUMBER TYPE <input type="checkbox"/> Postpaid <input type="checkbox"/> Prepaid		FAX NUMBER		EMAIL ADDRESS	
HIGHEST EDUCATIONAL ATTAINMENT <input type="checkbox"/> Graduate School <input type="checkbox"/> College/ University <input type="checkbox"/> High School <input type="checkbox"/> Grade School			DEPENDENTS						
			Name		Age		Relationship		
III. WORK/ BUSINESS INFORMATION									
EMPLOYMENT STATUS <input type="checkbox"/> Employed - Private <input type="checkbox"/> Employed - Government <input type="checkbox"/> Self-employed <input type="checkbox"/> OFW <input type="checkbox"/> Licensed Professional <input type="checkbox"/> Retired <input type="checkbox"/> Others : _____									
PRESENT EMPLOYER/ BUSINESS NAME					PRESENT EMPLOYER INDUSTRY/ BUSINESS TYPE				
PRESENT EMPLOYER/ BUSINESS ADDRESS					<input type="checkbox"/> Banking/ Finance <input type="checkbox"/> IT/ BPO/ Communications <input type="checkbox"/> Real Estate <input type="checkbox"/> Retail <input type="checkbox"/> Government <input type="checkbox"/> Manufacturing <input type="checkbox"/> Transport/ Shipping <input type="checkbox"/> Others : _____ <input type="checkbox"/> Hotel/ Restaurant <input type="checkbox"/> Travel Related				
ZIP CODE		LANDLINE		FAX NUMBER		POSITION - TITLE / RANK			
BUSINESS EMAIL ADDRESS			YRS. WITH PRESENT EMPLOYER/ YRS. OPERATING BUSINESS			TOTAL NO. OF YEARS WORKING AS AN EMPLOYEE			
PREVIOUS EMPLOYER/ BUSINESS NAME			YEARS WITH PREVIOUS EMPLOYER			SSS NO./ GSIS NO.		T.I.N.	
IV. SPOUSE INFORMATION									
SURNAME		GIVEN NAME			MIDDLE NAME				
CITIZENSHIP		BIRTH DATE (mm/dd/yyyy)			PLACE OF BIRTH				
PRESENT ADDRESS (Unit No., Subdivision/Building, Street No., Street, Barangay, City, Province, Country)						ZIP CODE		YEARS IN PRESENT ADDRESS	
LANDLINE NUMBER		MOBILE NUMBER		MOBILE NUMBER TYPE <input type="checkbox"/> Postpaid <input type="checkbox"/> Prepaid			EMAIL ADDRESS		
HIGHEST EDUCATIONAL ATTAINMENT <input type="checkbox"/> Graduate School <input type="checkbox"/> College/ University <input type="checkbox"/> High School <input type="checkbox"/> Grade School									
EMPLOYMENT STATUS <input type="checkbox"/> Employed - Private <input type="checkbox"/> Employed - Government <input type="checkbox"/> Self-employed <input type="checkbox"/> OFW <input type="checkbox"/> Licensed Professional <input type="checkbox"/> Retired									
PRESENT EMPLOYER/ BUSINESS NAME					PRESENT EMPLOYER INDUSTRY / BUSINESS TYPE				
PRESENT EMPLOYER/ BUSINESS ADDRESS					<input type="checkbox"/> Banking/ Finance <input type="checkbox"/> IT/ BPO/ Communications <input type="checkbox"/> Real Estate <input type="checkbox"/> Retail <input type="checkbox"/> Government <input type="checkbox"/> Manufacturing <input type="checkbox"/> Transport/ Shipping <input type="checkbox"/> Others : _____ <input type="checkbox"/> Hotel/ Restaurant <input type="checkbox"/> Travel Related				
ZIP CODE		LANDLINE		FAX NUMBER		POSITION - TITLE / RANK			
BUSINESS EMAIL ADDRESS			YRS. WITH PRESENT EMPLOYER/ YRS. OPERATING BUSINESS			TOTAL NO. OF YEARS WORKING AS AN EMPLOYEE			
PREVIOUS EMPLOYER/ BUSINESS NAME			YEARS WITH PREVIOUS EMPLOYER			SSS NO./ GSIS NO.		T.I.N.	

V. FINANCES						
MONTHLY INCOME			MONTHLY EXPENSES			
Source of Income	Principal Borrower	Spouse	Description of Expense	Amount		
Basic Income/ Salary			Rental Expense			
Allowances			Household Expense			
Commissions/ Bonuses			Education/ Tuition Expenses			
Other Sources (Pls. Specify)			Loan & Credit Card Payments			
			Others (Pls. Specify)			
TOTAL MONTHLY INCOME			TOTAL MONTHLY EXPENSES			
VI. EXISTING BANK OF COMMERCE ACCOUNTS						
BRANCH	TYPE OF ACCOUNT (CA/SA/TD)		CURRENT BALANCE			
VII. BANK REFERENCE						
BANK / BRANCH	TYPE OF ACCOUNT (CA/SA/TD)	ACCOUNT NUMBER	CURRENT BALANCE			
VIII. LOANS REFERENCE						
BANK / BRANCH	TYPE OF LOAN	ORIGINAL LOAN AMOUNT	OUTSTANDING BALANCE	MONTHLY AMORTIZATION	CONTACT PERSON	CONTACT NUMBER
IX. CREDIT CARDS						
CARD ISSUER	CARD NUMBER	CURRENT CREDIT LIMIT	OUTSTANDING BALANCE PER LATEST STATEMENT			
X. VEHICLES OWNED						
TYPE	SERIES	BODY TYPE	YEAR / MODEL	BANK (IF MORTGAGED)		
XI. PERSONAL REFERENCES						
NAME	ADDRESS	RELATIONSHIP	LANDLINE / MOBILE NUMBER			
XII. SOURCE OF PRODUCT INFORMATION						
<input type="checkbox"/> TV / Radio / Print Ad <input type="checkbox"/> Brochure / Flyer <input type="checkbox"/> Direct Mail <input type="checkbox"/> Poster / Streamer <input type="checkbox"/> Internet <input type="checkbox"/> Bank of Commerce Branch / Employee <input type="checkbox"/> Bank of Commerce Accredited Dealer <input type="checkbox"/> Bank of Commerce Client <input type="checkbox"/> Others						
XIII. RELATIONSHIP TO BANK OF COMMERCE (BOC), SAN MIGUEL CORPORATION (SMC) AND ALL ITS SUBSIDIARIES (or collectively, the "SMC GROUP OF COMPANIES") AND AFFILIATES (in compliance with BSP Circular 749)						
Are you a Director, Officer, or Stockholder of BOC, the SMC Group of Companies, and/or any of its affiliates? <input type="checkbox"/> Yes <input type="checkbox"/> No			If yes, please specify your company and position/ affiliation.			
			COMPANY	POSITION/ AFFILIATION		
Are you related to a Director, Officer, or Stockholder of BOC, the SMC Group of Companies, and/or any of its affiliates? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, please specify the name/s and corresponding relationship/s, such as, but not limited to: (1) spouse, (2) relative by consanguinity (blood relationship) (e.g. children, parents, sibling/s, grandparents, uncle, auntie, or cousin, etc.), (3) relative by affinity (relative by reason of marriage) (e.g. parents-in-law, brother-in-law, cousin-in-law, etc.), or (4) others (e.g. general partner, co-owner of collateral, etc.). Please use a separate sheet if necessary.						
NAME	Relationship to Director, Officer, or Stockholder	COMPANY	POSITION/ AFFILIATION			
XIV. DATA PRIVACY CONSENT						
<ul style="list-style-type: none"> • Acknowledging and exercising my rights under Republic Act No. 10173 otherwise known as the Data Privacy Act and its Implementing Rules and Regulations, I hereby give my consent to Bank of Commerce and/or its branches, units, agents, authorized representatives, representative offices, affiliates, subsidiaries, and accredited third-party partners, counterparties, correspondent banks and service providers to process, use and share among themselves the personal information written on the application for auto loan as well as the information obtained in the course of my transactions with Bank of Commerce, its branches or units in relation to my auto loan, or obtained from third parties for purposes of client identification, client risk profiling/assessment, product development and improvement, market research, communications relevant to the life cycle or usage of my auto loan, compliance with BSP rules and regulations, anti-money laundering laws, rules and regulations, FATCA, and such other purposes as may be allowed or required by law. • I also acknowledge that my Personal Data (refers to ALL types of personal information – personal, sensitive and privileged as defined under the Data Privacy Act and its Implementing Rules and Regulations) shall be retained for a period of not less than five (5) years from the time auto loan is cancelled or terminated as required or allowed under applicable laws, rules and regulations, unless a longer period is necessary in view an investigation is being conducted, or a criminal, civil, or administrative case has been filed in a competent judicial or administrative body where I or my account is involved or impleaded as a party to the case or investigation, in which cases, to the extent necessary, my Personal Data shall be preserved beyond the five (5) year period until such time that a final judgment has been reached by the judicial or administrative body. • I likewise hereby give my consent to Bank of Commerce and/or its branches, units, agents, authorized representatives, representative offices, affiliates, subsidiaries, and accredited third-party partners, counterparties, correspondent banks and service providers to offer especially selected products and services to me through mail, email, fax, SMS, or by telephone to ensure that I will have the opportunity to avail of the a wide range of products, services and facilities of Bank of Commerce, its subsidiaries and affiliates, third party partners, counterparties, correspondent banks and service providers. • The foregoing constitutes my written, express, specific and informed consent for any transfer or disclosure of my name, address, contact details, account balances and numbers and other relevant information by and among Bank of Commerce and/or its branches, units, agents, authorized representatives, representative offices, affiliates, subsidiaries, and accredited third-party partners, counterparties, correspondent banks, service providers, and any government entity exercising executive, legislative, judicial, quasi-judicial, regulatory or administrative functions, such as but not limited to the Bureau of Internal Revenue, the Social Security System and other similar government agencies. 						
_____ Signature of Borrower/ Co-Maker		_____ Date		_____ Signature of Spouse		
_____ Date		_____ Date				

AUTO LOAN APPLICATION

- I/We hereby certify that the information I/we provided herein are true, accurate and complete, and I/we agree to notify/update the Bank of Commerce (the "Bank") any change in the information that I/we supplied in this loan application form.
- I/We hereby authorize the Bank, its affiliate(s) and duly authorized representative(s) to: (1) verify any information in this application form and/or the submitted documents; (2) obtain additional information about me/us from other sources, including but not limited to my/our present and/or previous credit transactions/dealings with other institutions/ individuals; (3) conduct an appraisal of the property(ies) to be used as collateral through its duly authorized and accredited appraisers and to directly receive the appraisal results for its exclusive use; and (4) facilitate the processing of my/our loan application.
- I/We hereby acknowledge that the Bank obtained/verified information relative to my/our application from its sources whether institutions/individuals, and I/we have no objection to, and I/we are ratifying the acts of disclosure of these sources in providing the necessary data or information that would help facilitate the processing of my/our application.
- I/We agree that this application form and the submitted documents are now the Bank's property and the same will be used to evaluate whether or not to grant my/our loan application.
- I/We hereby acknowledge and authorize: (1) the regular submission and disclosure of my basic credit data as well as any updates or corrections thereof (as defined under **Republic Act No. 9510** and its implementing Rules and Regulations) to the Credit Information Corporation (CIC); and (2) the sharing of my basic credit data with other lenders authorized by the CIC and credit reporting agencies duly accredited by the CIC.
- I/We hereby waive my rights to the confidentiality of the information provided herein, including without limitation, the provisions of **Republic Act No. 1405 (The Law on Secrecy of Bank Deposits)**, **Republic Act No. 9510 (Credit Information Systems Act)**, and **Section 55.1b of Republic Act No. 8791 (General Banking Law)** and any law relating to the said information which is necessary and relevant to the evaluation of my loan application and to avail of the other products, services and facilities of the Bank.
- Upon acceptance of my/our application, I/we undertake to execute all agreements for the loan and bind myself/ourselves to the terms and conditions of such agreement. Furthermore, I/we agree to be jointly and severally liable for all the charges, fees and expenses incurred or will be incurred by the Bank.
- I/We agree and undertake to comply and submit all the loan requirements in accordance with the Bangko Sentral ng Pilipinas (BSP) circulars, rules, regulations as well as the Bank's policies. In the event of future delinquency, I/we hereby authorize to the Bank to report and/or include my/our name/s in the negative listing of any credit bureau or institution.
- I/We authorize the Bank to send me/us updates on my/our loan application via SMS/text, email, mail and/or other available means of communication.
- I/We fully understand that any misrepresentation or failure to disclose any information as required herein may be a reason for disapproval or cancellation of my/our loan application. In case my/our loan application is disapproved, I/we hereby understand that Bank of Commerce is not obliged to disclose the reason(s) for such disapproval.
- I/We acknowledge and give my/our consent to, receive notifications, alerts, updates and promotional offers of the Bank's products, services and facilities that I/we availed or which may be offered to me/us through the residence address, mobile number and email address that I/we provided herein or which I/we may provide in the future.

Signature of Borrower/ Co-Maker		Date	Signature of Spouse		Date
DATE REFERRED	REFERRER NAME	REFERRER POSITION	BRANCH/ DEPARTMENT/ DEVELOPER	SOURCE/ AGENT CODE	

XV. DOCUMENTARY REQUIREMENTS

GENERAL REQUIREMENTS

- 2 x 2 Pictures of Client and Spouse (if applicable)
- 2 Valid IDs (at least 1 government issued ID) - Photocopies / Specimen
- Latest 6 months Bank Statements or Passbooks - Photocopies
- Marriage Contract (if applicable) - Photocopy
- Proof of Billing Address (i.e. utility bill, postpaid phone bill)

ADDITIONAL REQUIREMENTS

- Dealer vehicle quotation
- OR-CR (For purchase of second hand vehicle)

INCOME REQUIREMENTS

Employed

- Certificate of Employment and Compensation (COEC) indicating employment status, length of service, compensation details. (Issued not more than 6 months from date of submission of the same to the Bank) – Original / Photocopy
- Bureau of Internal Revenue (BIR) Form 2316 (Certificate of Compensation Payment/ Tax Withheld for Compensation Payment with or without Tax Withheld) / Income Tax Return (ITR) for the previous calendar year – Original/ Photocopy
- Payslips or equivalent (for the last 3 months preceding the date of the loan application) – Photocopy
- Proof of other Income Sources (if applicable)

Overseas Filipino Workers

- Certificate of Employment and Compensation (COEC) indicating employment status, length of service, compensation details. (Issued not more than 6 months from date of submission of the same to the Bank) – Original / Photocopy
- Job Contract indicating commencement date, contract expiration date, and compensation details (Contract must not be expired for land based OFWs and must be the latest contact for sea based OFWs) – Original/ Photocopy
- Proof of Remittance/ Allotment Slips - Photocopy/ Latest 3 months
- Payslips or equivalent - Photocopies/ Latest 1 month
- Proof of Other Income Sources (if applicable)

Self-Employed

- Audited and In-House (if applicable) Financial Statements – Photocopy/ Latest 2 years
- Income Tax Return (with BIR/ bank stamp) – Photocopy/ Latest 2 years
- Company Profile – Original copy
- List of Major Suppliers/ Customers – Original copy

For Sole Proprietorships

- Business Registration Certificate issued by DTI
- Application for Registration of Business Name and Mayor's Permit

For Partnership

- Articles of Partnership, By Laws and Certificate of Filing issued by the SEC
- Partnership Resolution to borrow

For Corporation

- Articles of Incorporation, By Laws and Certificate of Filing issued by the SEC
- Board Resolution or Secretary's Certificate to borrow
- GIS

Legend:
(√) – Submitted, (x) – To be submitted

RECEIVED BY	DATE	REMARKS