

CIF No. \_\_\_\_\_

**I. APPLICATION DETAILS**

APPLICATION DATE (mm/dd/yyyy)	AMOUNT APPLIED FOR Php	PREFERRED RATE FIXING PERIOD <input type="checkbox"/> 1 Year Fixed <input type="checkbox"/> 3 Year Fixed <input type="checkbox"/> 5 Year Fixed	REPAYMENT METHOD <input type="checkbox"/> PDC <input type="checkbox"/> Auto-debit Bank Account No. _____
<input type="checkbox"/> Principal <input type="checkbox"/> Co-Maker	PREFERRED TERM <input type="checkbox"/> 5 Years <input type="checkbox"/> 15 Years <input type="checkbox"/> 10 Years <input type="checkbox"/> 20 Years		BILLING REFERENCE <input type="checkbox"/> Home <input type="checkbox"/> Office
<input type="checkbox"/> Individual <input type="checkbox"/> Corporate/ Business	PURPOSE OF LOAN <input type="checkbox"/> Purchase of House and Lot <input type="checkbox"/> Purchase of Vacant Lot <input type="checkbox"/> Refinancing <input type="checkbox"/> Other _____ <input type="checkbox"/> Purchase of Townhouse <input type="checkbox"/> House Construction <input type="checkbox"/> Reimbursement <input type="checkbox"/> Purchase of Condominium <input type="checkbox"/> Renovation/ Improvement <input type="checkbox"/> Home Equity Loan		
<input type="checkbox"/> 1st Application <input type="checkbox"/> Repeat Application Number of Repeats: _____			

**II. COLLATERAL INFORMATION**

Collateral Address		
Area (Sq.M.)	TCT/ CCT Number	Registered Owner
Developer (if applicable)	Contact Person/ Number to Schedule Appraisal	

**III. 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)
	RESIDENTIAL STATUS <input type="checkbox"/> Owned <input type="checkbox"/> Rented <input type="checkbox"/> Mortgaged <input type="checkbox"/> Company Provided <input type="checkbox"/> With Family (Used free)	Monthly Amortization _____	
PRESENT ADDRESS (Unit No., Subdivision/Building, Street No., Street, Barangay, City, Province, Country)			ZIP CODE
PERMANENT ADDRESS (Unit No., Subdivision/Building, Street No., Street, Barangay, City, Province, Country)			YEARS IN PERMANENT ADDRESS
PREVIOUS RESIDENCE (Unit No., Subdivision/Building, Street No., Street, Barangay, City, Province, Country)			YEARS IN PREVIOUS RESIDENCE
LANDLINE NUMBER	MOBILE NUMBER	MOBILE NUMBER TYPE <input type="checkbox"/> Postpaid <input type="checkbox"/> Prepaid	FAX NUMBER
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

**IV. 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 <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	
PRESENT EMPLOYER/ BUSINESS ADDRESS			
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. 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
LANDLINE NUMBER		YEARS IN PRESENT ADDRESS
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"/> Licensed Professional <input type="checkbox"/> Retired		
PRESENT EMPLOYER/ BUSINESS NAME		PRESENT EMPLOYER INDUSTRY/ BUSINESS TYPE <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
PRESENT EMPLOYER/ BUSINESS ADDRESS		
ZIP CODE	LANDLINE	FAX NUMBER
		POSITION - TITLE/ RANK
BUSINESS EMAIL ADDRESS		YRS. WITH PRESENT EMPLOYER/ YRS. OPERATING BUSINESS
PREVIOUS EMPLOYER/ BUSINESS NAME		YEARS WITH PREVIOUS EMPLOYER
		SSS NO./ GSIS NO. / T.I.N.

**VI. 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)	
<b>TOTAL MONTHLY INCOME</b>			<b>TOTAL MONTHLY EXPENSES</b>	

**VII. EXISTING BANK OF COMMERCE ACCOUNTS**

BRANCH	TYPE OF ACCOUNT (CA/SA/TD)	CURRENT BALANCE

**VIII. BANK REFERENCE**

BANK/ BRANCH	TYPE OF ACCOUNT (CA/SA/TD)	ACCOUNT NUMBER	CURRENT BALANCE

**IX. LOANS REFERENCE**

BANK/ BRANCH	TYPE OF LOAN	ORIGINAL LOAN AMOUNT	OUTSTANDING BALANCE	MONTHLY AMORTIZATION	CONTACT PERSON	CONTACT NUMBER

**X. CREDIT CARDS**

CARD ISSUER	CARD NUMBER	CURRENT CREDIT LIMIT	OUTSTANDING BALANCE PER LATEST STATEMENT

**XI. REAL ESTATE PROPERTIES OWNED**

TYPE	TCT/CCT NO.	AREA (SQ.M)	ADDRESS (IF MORTGAGED)

**XII. VEHICLES OWNED**

TYPE	SERIES	BODY TYPE	YEAR / MODEL	BANK (IF MORTGAGED)

**XIII. PERSONAL REFERENCES**

NAME	ADDRESS	RELATIONSHIP	LANDLINE/ MOBILE NUMBER

**XIV. SOURCE OF PRODUCT INFORMATION**

- TV/ Radio/ Print Ad     
  Brochure/ Flyer     
  Direct Mail     
  Poster/ Streamer     
  Internet  
 Bank of Commerce Branch/ Employee     
  Bank of Commerce Accredited Developer     
  Bank of Commerce Client     
  Others

**XV. 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.						
	<table border="1"> <thead> <tr> <th>COMPANY</th> <th>POSITION/ AFFILIATION</th> </tr> </thead> <tbody> <tr> <td></td> <td></td> </tr> <tr> <td></td> <td></td> </tr> </tbody> </table>	COMPANY	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?       Yes     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

- 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

XVI. DATA PRIVACY CONSENT

• 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 home 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 home 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 home 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 home 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 REFERRED	REFERRER NAME	REFERRER POSITION	BRANCH/ DEPARTMENT/ DEVELOPER	SOURCE/ AGENT CODE	

XVII. DOCUMENTARY REQUIREMENTS

GENERAL REQUIREMENTS		INCOME REQUIREMENTS	
<input type="checkbox"/> 2 x 2 Pictures of Client and Spouse (if applicable) <input type="checkbox"/> 2 Valid IDs (at least 1 government issued ID) - Photocopies / Specimen <input type="checkbox"/> Latest 6 months Bank Statements or Passbooks - Photocopies <input type="checkbox"/> Marriage Contract (if applicable) - Photocopy  <input type="checkbox"/> Proof of Billing Address (i.e. utility bill, postpaid phone bill) <b>ADDITIONAL REQUIREMENTS</b> <input type="checkbox"/> TCT / CCT (with Master Deed of Restriction) - Photocopy <input type="checkbox"/> Tax Declaration (including lot and improvement) - Photocopy <input type="checkbox"/> Real Estate Tax Receipt - Photocopy/ Current year <input type="checkbox"/> Real Estate Tax Clearance - Photocopy/ Current year <input type="checkbox"/> Lot Plan (with vicinity map) - Original/ Certified by Licensed Geodetic Engineer <input type="checkbox"/> For House Construction: <input type="checkbox"/> Building Plan/ Floor Plan - Original <input type="checkbox"/> Bills of Materials/ Construction Cost Estimates/ Building Specifications - Original <input type="checkbox"/> Building Permits - Photocopy	<b>Employed</b> <input type="checkbox"/> 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 <input type="checkbox"/> 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 <input type="checkbox"/> Payslips or equivalent (for the last 3 months preceding the date of the loan application) – Photocopy <input type="checkbox"/> Proof of other Income Sources (if applicable)	<b>Overseas Filipino Workers</b> <input type="checkbox"/> 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 <input type="checkbox"/> 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 <input type="checkbox"/> Proof of Remittance/ Allotment Slips - Photocopy/ Latest 3 months <input type="checkbox"/> Payslips or equivalent - Photocopies/ Latest 1 month <input type="checkbox"/> Proof of Other Income Sources (if applicable)	<b>Self-Employed</b> <input type="checkbox"/> Audited and In-House (if applicable) Financial Statements - Photocopy/ Latest 2 years <input type="checkbox"/> Income Tax Return (with BIR/ bank stamp) – Photocopy/ Latest 2 years  <b>For Sole Proprietorships</b> <input type="checkbox"/> Business Registration Certificate issued by DTI <input type="checkbox"/> Application for Registration of Business Name and Mayor's Permit  <b>For Partnership</b> <input type="checkbox"/> Articles of Partnership, By Laws and Certificate of Filing issued by the SEC <input type="checkbox"/> Partnership Resolution to borrow  <b>For Corporation</b> <input type="checkbox"/> Articles of Incorporation, By Laws and Certificate of Filing issued by the SEC <input type="checkbox"/> Board Resolution or Secretary's Certificate to borrow <input type="checkbox"/> GIS
RECEIVED BY		DATE	REMARKS

CLD-HLD 11 - 06 (R 04/19)	The corporate logo of San Miguel Corporation is a registered trademark of San Miguel Corporation, and is used under license.	Bank's Copy	3 of 3
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DOCUMENTARY REQUIREMENTS

APPLICANT'S NAME (SURNAME, GIVEN NAME, MIDDLE NAME)			
<b>GENERAL REQUIREMENTS</b> <input type="checkbox"/> 2 x 2 Pictures of Client and Spouse (if applicable) <input type="checkbox"/> 2 Valid IDs (at least 1 government issued ID) - Photocopies / Specimen <input type="checkbox"/> Latest 6 months Bank Statements or Passbooks - Photocopies <input type="checkbox"/> Marriage Contract (if applicable) - Photocopy  <input type="checkbox"/> Proof of Billing Address (i.e. utility bill, postpaid phone bill) <b>ADDITIONAL REQUIREMENTS</b> <input type="checkbox"/> TCT / CCT (with Master Deed of Restriction) - Photocopy <input type="checkbox"/> Tax Declaration (including lot and improvement) - Photocopy <input type="checkbox"/> Real Estate Tax Receipt - Photocopy/ Current year <input type="checkbox"/> Real Estate Tax Clearance - Photocopy/ Current year <input type="checkbox"/> Lot Plan (with vicinity map) - Original/ Certified by Licensed Geodetic Engineer <input type="checkbox"/> For House Construction: <input type="checkbox"/> Building Plan/ Floor Plan - Original <input type="checkbox"/> Bills of Materials/ Construction Cost Estimates/ Building Specifications - Original <input type="checkbox"/> Building Permits - Photocopy	<b>Employed</b> <input type="checkbox"/> 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 <input type="checkbox"/> 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 <input type="checkbox"/> Payslips or equivalent (for the last 3 months presiding the date of the loan application) – Photocopy <input type="checkbox"/> Proof of other Income Sources (if applicable)	<b>Overseas Filipino Workers</b> <input type="checkbox"/> 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 <input type="checkbox"/> 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 <input type="checkbox"/> Proof of Remittance/ Allotment Slips - Photocopy/ Latest 3 months <input type="checkbox"/> Payslips or equivalent - Photocopies/ Latest 1 month <input type="checkbox"/> Proof of Other Income Sources (if applicable)	<b>Self-Employed</b> <input type="checkbox"/> Audited and In-House (if applicable) Financial Statements - Photocopy/ Latest 2 years <input type="checkbox"/> Income Tax Return (with BIR/ bank stamp) – Photocopy/ Latest 2 years  <b>For Sole Proprietorships</b> <input type="checkbox"/> Business Registration Certificate issued by DTI <input type="checkbox"/> Application for Registration of Business Name and Mayor's Permit  <b>For Partnership</b> <input type="checkbox"/> Articles of Partnership, By Laws and Certificate of Filing issued by the SEC <input type="checkbox"/> Partnership Resolution to borrow  <b>For Corporation</b> <input type="checkbox"/> Articles of Incorporation, By Laws and Certificate of Filing issued by the SEC <input type="checkbox"/> Board Resolution or Secretary's Certificate to borrow <input type="checkbox"/> GIS
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