

Banking to a different beat.



Source: Direct Loan
Branch _____

WOMEN'S PERSONAL LOAN APPLICATION

Agency

Agent Name _____

PLEASE FILL OUT THIS FORM COMPLETELY. PUT A TICK MARK (✓) IN THE APPROPRIATE BOX AND INDICATE "NA" WHERE NOT APPLICABLE.

Amount Applied For	TERM (No. of Months)	PURPOSE		
	<input type="checkbox"/> 12 <input type="checkbox"/> 24 <input type="checkbox"/> 18 <input type="checkbox"/> 36	<input type="checkbox"/> Appliance	<input type="checkbox"/> Education	<input type="checkbox"/> Personal Use
		<input type="checkbox"/> Hospitalization	<input type="checkbox"/> Balance Transfer	<input type="checkbox"/> Others _____

If the approved loan amount is lower than the amount originally applied for, please continue do not continue processing this application for the new loan amount.

PERSONAL INFORMATION				
Last Name		First Name		Middle Name
Birthdate (mm/dd/yyyy)	Age	Status	Dependents	Citizenship
			<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Widowed	
Present Home Address			Length of Stay	Home Phone
			___ Years ___ Months	
Residence Type				
<input type="checkbox"/> Owned - No Mortgages		<input type="checkbox"/> Mortgaged	<input type="checkbox"/> Rented - Monthly Rental Php _____	
<input type="checkbox"/> Living with Parents/Siblings		Monthly Amortization Php _____	Name of Landlord/Lessor: _____	
<input type="checkbox"/> Living with Other Relatives		Bank _____	Telephone No.: _____	
Previous Home Address			Length of Stay	Mobile Phone No.
			___ Years ___ Months	
Permanent/Provincial Home Address			Length of Stay	Contact Number
			___ Years ___ Months	
SSS/GSIS No.	TIN	Email Address:	Mother's Maiden Name	

EMPLOYMENT				
Present Employer / Business		Position Title	Nature of Work/Business	Employment Tenure
				___ Years ___ Months
Present Office Address			Telephone No.	
Previous Employer		Position Title	Employment Tenure	
			___ Years ___ Months	
Previous Office Address			Telephone No.	

S P O U S E	Complete Name of Spouse		Birthdate (mm/dd/yyyy)
	Employer / Business	Position Title	Employment Tenure
			___ Years ___ Months
	Office Address		Telephone No.
Present Home Address, if Different from Applicant		Mobile Phone No.	

BANK REFERENCES		
Bank Name/Branch	Account Type	Account No.

INCOME	
Own Monthly Salary	Php _____
Spouse's Monthly Salary	_____
Other Income (specify)	_____
Total Monthly Income	_____
Fixed Monthly Obligation	_____
Other Living Expenses	_____
Net Monthly Income	Php _____

CREDIT REFERENCES			
Credit Card Issuer	Card No.	Member Since	Credit Limit

PERSONAL REFERENCES		
Name	Address	Telephone No.

UNDERTAKING/AUTHORIZATION

I hereby certify that all information in this application, including all documents submitted along with this application, are genuine, true and correct. I authorize Sterling Bank of Asia (the "Bank") and/or its representative to verify any and all information furnished by me, including any credit transactions with other institutions. In this connection I waive the confidentiality of this information and authorize full disclosure of such information to the Bank. I fully understand that any misrepresentation or failure to disclose pertinent information on my part as required in this application may cause the disapproval of the same.

Upon my execution and submission of my application, I bind myself to the terms and conditions of the Bank, including but not limited to my liability for all charges, fees and obligations incurred. I shall execute the necessary documents. I further bind myself to the other terms and conditions stated below, and to other agreements and amendments that may be entered into with the Bank.

In case of disapproval of my application, I understand that the Bank is not obligated to disclose the reasons for such disapproval.

My signature on the loan documents indicates that I have carefully, read, understood and consented to the terms and conditions therein. My acceptance of the loan proceeds via the Bank's ShopNPay Card, Manager's Check or credit to my account, indicates that I have waived any and all objections to the terms and conditions of my loan.

In the event of non-payment of any and all sums due resulting to this loan turning past due, or any occurrence of event of default as defined herein, the Bank, in addition to the remedies available to it under our agreement, existing laws and regulations, is likewise authorized at its discretion, to give due notice regarding the status and details of my loan account to my employer, any responsible officer from my company, or any member of my household. This shall be in full force and effect as long as my loan remains in default and outstanding with the Bank.

ADDITIONAL TERMS AND CONDITIONS

WARRANTY AS TO ADDRESSES AND CONTACT NUMBERS/DETAILS. I warrant that the addresses (home, office and business) and the contact numbers/details (telephone, mobile/cellular phone, telex, facsimile, e-mail or other electronic means) which I provided to the Bank are true, correct, accurate, existing and operational.

UNDERTAKING TO UPDATE ADDRESS, MOBILE, E-MAIL AND OTHER CONTACT INFORMATION. I undertake and obligate myself to promptly update, notify and inform the Bank of any change in my addresses (home, office and business) and contact numbers/details (telephone, mobile/cellular phone, telex, facsimile, e-mail or other electronic means) provided and listed in the loan application form. In case my preferred billing address and/or contact number is not accessible, the Bank has the right to use the other address/es and/or contact numbers/details listed in the loan application form to communicate with me. Notwithstanding this provision, I hereby agree that: (a) any communication sent by the Bank via ordinary mail to my preferred billing address shall be considered received by me upon expiration of ten (10) days from mailing; (b) any communication sent by the Bank via registered mail to my preferred billing address shall be considered received by me upon expiration of five (5) days from date I received the first notice of the postmaster. Failure on my part to promptly update, notify and inform the Bank of changes in my address and/or contact number/detail listed in the loan application within one (1) week from occurrence of such change is an event of default and shall make the loan due and demandable without need of demand or notice to me.

CLIENT INSTRUCTIONS. I authorize the Bank to rely upon and act in accordance with any notice, instruction or communication, which may, from time to time, be provided by me, or others on my behalf, using the contact numbers/details (telephone, mobile/cellular phone, telex, facsimile, e-mail or other electronic means) that I have provided, which notice, instruction or communication the Bank believes, in good faith, to have been made by me, or upon my instruction and for my benefit. The Bank, however, reserves the right to require me to verify, reduce and/or send the notice, instruction or communication in a particular form before the Bank acts thereon. The Bank shall be entitled to treat the notice, instruction or communication transmitted using my contact numbers/details as fully authorized by and binding upon me and to take such steps in connection with, or on reliance upon, the notice, instruction or communication as the Bank may consider appropriate.

SMS and E-MAIL NOTICES. In addition to the above provisions, I hereby agree, allow and authorize the Bank to send notices, instructions, alerts, reminders, and other relevant communications through short message service (SMS), otherwise known as "text messaging", and through electronic mail, otherwise known as "e-mail", concerning my loan and/or other account with the Bank. I hereby acknowledge and accept that each SMS and e-mail may be sent to me without being encrypted and may include my name and loan and/or account information. As it is my personal responsibility to ensure the safety and security of my personal mobile/cellular phone and e-mail account, I shall be solely responsible for the integrity, exclusiveness and confidentiality of SMS stored in my phone and e-mails in my account (including the SMS or e-mails sent by the Bank). I hereby hold the Bank free and harmless against any and all liabilities, including, but not limited to, those relating to any violation of secrecy laws or regulations (if any), should third persons view or access my personal mobile/cellular phone and/or e-mail account. I agree that the Bank has the option, but has no obligation, to send through SMS or e-mail notices, instructions, alerts, reminders, and other relevant communications pertaining to my loan or account with the bank. Furthermore, the Bank does not guarantee the timely delivery or absolute accuracy of any SMS or text sent to me, which may be delayed or corrupted on account of technological disruptions caused by third party mobile service providers and other factors beyond the control of the Bank.

THE BANK'S LIABILITY FOR DAMAGES. The parties agree that in case of dispute, suit or litigation, arising out of or in connection with the loan agreement's foregoing provisions on sending of notices, instructions, alerts, reminders, and other relevant communications, the Bank's liability shall in no case exceed the amount of One Thousand Pesos (P1,000.00). I hold the Bank free and harmless from any and all damages for any loss or injury that I may incur or sustain by reason of, arising out of, or caused by any loan feature, service or facility provided or rendered by a third party.



Applicant's Printed Name and Signature

Date

REQUIREMENTS

For Employed

- Completely filled out application form
- Photocopy of 2 Valid IDs with photograph & signature (company ID & government-issued ID)
- Credit Card Billing Statement (last 2 months)
- Photocopy of latest ITR/form 2316
- Latest 1 month Pay slip
- Other Documents :

For Self-Employed

- Completely filled out application form
- Photocopy of 2 Valid IDs with photograph & signature (company ID & government-issued ID)
- Credit Card Billing Statement (last 3 months)
- Photocopy of latest ITR/form 1701
- Bank Statement (last 6 months)
- Business Papers (DTI/SEC Registration with General Information Sheet)
- Audited Financial Statement (last 2 years)
- Trade References (3 Major Customers & 3 Suppliers with contact details)
- Other Documents:

Any application with incomplete information and/or documents shall not be processed. Any alteration requires full signature of the applicant. Upon approval, applicant shall be required to issue post-dated checks for payment. Post-dated checks shall be under the name of the borrower.

Processing Fee: _____
Note: Automatically deducted from loan proceeds

NO FEE IS COLLECTED BY THE BANK OR ANY REPRESENTATIVE UPON APPLICATION

FOR BANK'S USE ONLY

Pre-screening: <input type="checkbox"/> ELIGIBLE <input type="checkbox"/> INELIGIBLE	Credit Score:	Processed/Evaluated By:	Date:
Exceptions Noted: <input type="checkbox"/> CREDIT <input type="checkbox"/> DOCUMENTS			
Remarks/Justification:			
Application Status: <input type="checkbox"/> APPROVED <input type="checkbox"/> DISAPPROVED	Reviewed/Recommended By:	Approved By:	Date:

LOAN OPERATIONS DEPARTMENT

Release of Proceeds: <input type="checkbox"/> Manager's Check <input type="checkbox"/> Credit Account No. <input type="checkbox"/> _____	Booking	Disbursement	Approval
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