

1. 21 to 50 years old
2. Applicant must be a Filipino citizen or a foreigner who is a resident of the Philippines
3. Minimum Gross Monthly Income Requirement: P 15,000
4. Employment Status and Tenure Requirement: Must be a regular/permanent employee with minimum 6 months tenure
5. Residence or office must be within any area where a BDO branch is located
6. With an active mobile (postpaid or prepaid) or landline number (office or residence) and valid email address (mandatory)

Any valid photo-bearing Government-issued ID
(e.g. PhilSys ID, Passport, Driver's License, SSS ID, GSIS ID,
UMID, Philippine Postal ID, PRC ID, etc.) (front and back)

1. Copy of Employment Contract or Certificate of Employment
2. Letter from Embassy (If Embassy official)
3. Any one of the following valid documents: Valid VISA and work permit; Alien Certificate of Registration (ACR) or Immigrant Certificate of Registration (ICR) or ACR-I; or Valid passport with any of the following: Special Investors Resident VISA, Special Non-Immigrant VISA for PEZA investors and employees, or VISA with EO226

Omnibus Certificate of Employment signed by Company's authorized signatory/ies. (to be accomplished by Company's HR)

1. Photocopy of latest Income Tax Return (ITR) duly stamped as received by the Bureau of Internal Revenue (BIR) or BIR Form 2316 signed by employer's authorized representative
2. Latest full-month's payslip/s
3. Individual Original Certificate of Employment indicating status, service tenure, and compensation breakdown;
4. or if with existing credit cards, copy of the last two (2) months statement of account of your credit card that is at least 1 year on books

EXISTING BDO Credit Card, Personal Loan, Other Loans Customer can skip part III and proceed to part IV (fill in the field or inputs with Check Marks)

● Living with Relatives

For Employed ☐ Private ☐ Government ☐ Bangko Sentral ng Pilipinas ☐ Non-Governmental Organization ☐ Overseas Filipino Worker

☒ 3 Months
 ☐ 6 Months
 ☐ 9 Months
 ☐ 12 Months

- Secured (Home/Auto) Product Purchase (for equity)

A BDO Payroll Deposit Account is REQUIRED as part of this application for Salary Loan for the crediting of Loan Proceeds and the setup of an Auto-Debit Arrangement (ADA) for the monthly amortization of the loan. The BDO Payroll Deposit Account MUST BE in the name of the Salary Loan account holder.

- ____/____/____

PROCESSING FEE	P1,300 (Deducted from the loan proceeds)
DOCUMENTARY STAMP TAX FEE	P1.50 for every P200 approved loan amount or fraction thereof, whichever is higher. Applicable for approved loan amount greater than P250,000 or for business purpose (regardless of the amount)
PENALTY FEE	5% per month of the unpaid amount due
LATE PAYMENT FEE	A fee imposed on the unpaid principal using the contractual interest rate
INSTALLMENT PROCESSING FEE	5% of the outstanding principal balance, or P300, whichever is higher. For processing of full payment of outstanding balance before end of payment term
AUTO-DEBIT ARRANGEMENT (ADA) RETURN FEE	P1,250 (IF ADA fails on due date)

Approved by
Name and Signature