

BDO	Salary Loan Application Form
CIF Number	
I. BDO APPLICATION REQUIREMENTS	
 21 to 50 years old Applicant must be a Filipino citizen or a foreigner who is a resident of the Philipp Minimum Gross Monthly Income Requirement: P 15,000 Employment Status and Tenure Requirement: Must be a regular/permanent em Residence or office must be within any area where a BDO branch is located With an active mobile (postpaid or prepaid) or landline number (office or reside 	ployee with minimum 6 months tenure
A. PROOF OF IDENTIFICATION Filipino 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) Foreigners 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	B. PROOF OF INCOME Preferred Omnibus Certificate of Employment signed by Company's authorized signatory/ies. (to be accomplished by Company's HR) Or any of the following: 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
II. CUSTOMER INFORMATION	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
Full Name	Date of Birth
Last Name First Name	Middle Name Suffix (mm/dd/yyyy)
	uct Type Credit Card Personal Loan Other Loans (Auto/Home) DO Credit Card, Personal Loan, Other Loans Customer can skip part III and proceed ill in the field or inputs with Check Marks)
III. FINANCIAL INFORMATION	
Length of Stay at Current Home Years Months Ownership of Current Home Owned Used for Free Living	Mortgaged with Relatives
Employment Type (Select one if you are 'Employed')	
For Employed Private Government Bangko Sentral ng Pilip	pinas Non-Governmental Organization Overseas Filipino Worker
Length of Stay with Previous Employer Years Months Length of Stay with Years	Current Employer Gross Monthly Income Months In PHP
Do you have Credit Cards with other banks? (If 'Yes', provide information be Name of bank (ex. Bank A) Last six digits (ex. 654321)	elow) Yes No Year issued (ex. 1968)
(IV. PRODUCT INFORMATION	
IV. PRODUCT INFORMATION ✓ Desired Salary Loan Amount	
T = 55 Od Galary Egali / Illiounic	

Desired Salary Loan Amount In PHP (Up to P500,000 loanable amount)	✓ Salary Loan Term 3 Months 6 Months 9 Months 12 Months
Purpose of Salary Loan	

~	Purpose of Salary Loan			
	Home Improvement	Debt Consolidation	Purchase of Luxury Items	Others
	Appliance / Furniture / Electronics	Education / Tuition Fee	Purchase of Auto Accessories	
	Medical Expenses	Travel	Secured (Home/Auto) Product Purchase (for equity)	

V. LOAN PROCEEDS AND AUTO DEBIT ARRANGEMENT INFORMATION

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.

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✓ Provide your BDO Payroll Deposit Account for your 'Loan Proceeds' and set up of an 'Auto Debit Arrangement'	✓ SALARY SCHEDULE	
BDO Payroll Savings or Checking Deposit Account Number (under Account Holder's Name)	Every	and
AUTO DEBIT / AUTO CREDIT ARRANGEMENT UNDERTAKING	✓ Deliver my reports,	stat
By signing, I expressly authorize BDO Unibank to automatically debit and/or credit from time to t	Personal Email A	ddr
without need of any further act and deed, from and to the enrolled payroll deposit account, amount(s) granted and/or due in my loan account. I authorize BDO Unibank to indicate in this fundamental the payroll deposit account number assigned to me, and link my payroll deposit account for creating the payroll deposit account	the form edit-	
ing of proceeds (ACA) and ADA arrangement. I also agree to any updates that may be done to enrolled payroll deposit account as a result of maintenance and updates to any account that ma linked to it. I agree to be governed by the Auto Debit/Auto Credit Terms and Conditions ("ADA/At as found online on bdo complete in the Auto Debit as found online on bdo complete in the Auto Debit and Order and	y be Work / Rusiness	Ema

✓ SALARY SCHE	DULE		
Every	and	of the month	
	oorts, statements, nail Address	and notices to my:	
Work / Business Email Address			

VI. REGULATORY REQUIREMENTS

 Signature over Printed Name of Account Holder Signature

- ✓ Are you a director, officer, or stockholder of BDO or BDO-affiliated company?
- Are you a spouse or relative up to second degree, i.e. parent, child, grandparent, grandchild, brother, sister (biologically, legally adopted, or in-law) of a Director, Officer, Stockholder of BDO and/ or BDO-affiliated companies? (If 'Yes', accomplish 'Form B10')
- Yes No

No

Yes

VII. CUSTOMER UNDERTAKING

I hereby agree that the terms of Form A1 – A2 and its attachments form part of this Salary Loan Form and are deemed an integral part hereof, my Conforme in Form A1 – A2 is deemed repeated for purposes of my application in this Salary Loan Form, and that the representations, warranties, and undertakings under this Salary Loan Form shall be in addition to those provided in Form A1 – A2.

I certify that all information and documents given by me in this Salary Loan Form and in Form A1 – A2 are true and correct. I authorize the relevant Consumer Banking Unit/s to update or cause the updating of the information in Form A1 – A2 based on the information or documents provided by me. I understand that non–disclosure and/or falsification of information and documents herein required shall be grounds for the disapproval of my application, a default of my Salary Loan and/or legal action against me.

I authorize BDO to obtain relevant information as it may require concerning my application under this Salary Loan Form from other institutions/persons. All information obtained by or provided to BDO pursuant to this application shall be BDO's property whether or not the Salary Loan is granted.

I agree that my application under this Salary Loan Form shall be subject to applicable laws (including BSP circulars, rules and regulations), and policies of BDO and undertake to comply with/submit all the loan requirements. I recognize that BDO is committed to ensuring the confidentiality of my information under R.A. No. 1405 (Bank Secrecy Law of 1955) as amended, R.A. No. 8971 (General Banking Law of 2000) as amended, and R.A. No. 6426 (The Foreign Currency Deposit Act), and will exert reasonable efforts to protect against unauthorized use or disclosure. However, I understand that my information and information regarding my deposit account/s with BDO may be inquired to, or disclosed, in relation to the evaluation of my application under this Salary Loan Form, as may be required by applicable rules and

laws, and/or to ensure a successful debit under an Auto–Debit Payment Arrangement. I further authorize BDO to: (a) pursuant to BSP Circular No. 472 Series of 2005 as implemented by BIR Revenue Regulation RR-4 2005, conduct random verification with the Bureau of Internal Revenue, to establish authenticity of the ITR, accompanying financial statements and such other documents/information/data submitted by me; and (c) to request information regarding the status of any court case to which I may be a party.

Pursuant to the BDO Salary Loan I applied for, I understand that BDO shall require me to sign and submit documents in the event my BDO Salary Loan is approved. In case of disapproval of my application under this Salary Loan Form, I understand that BDO is under no obligation to disclose the reason/s for such disapproval.

BDO is hereby authorized to send me notices and information regarding the status of my application under this Salary Loan Form, including details concerning my approved loan via email, as well as broadcast messaging service, multi-media messaging service, and/or short messing service as these terms are defined in the regulations of the National Telecommunications Commission (NTC).

✓ Signature	A Data Signad
	✓ Date Signed (mm/dd/yyyy)
	/ /

VIII. FEES AND CHARGES

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)

BDO Payroll Savings or Checking Deposit Account Number (under Account Holder's Name)	Date Opened (mm/dd/yyyy)	,	Approved by Name and Signature