



In case of loan renewal or restructuring, are there any updates from previous submission? **Yes** **No** (If yes, kindly provide details)

BUSINESS LOAN APPLICATION FORM													
Cooperative		Partnership		One-Person Corporation		Corporation							
(Please mark the appropriate boxes and indicate N/A if not applicable)													
A. BUSINESS INFORMATION													
Registered Business Name (Trade Name):													
Principal Business Address: (Unit #, Building/House #, Street, Subdivision/Barangay/District, Municipality/City, Province, Zip Code)													
Website/social media (Business):						TIN:							
Business address ownership:		Owned (unencumbered) Owned (mortgaged) Rented		Years the Business has been in operation: _____ years		Number of branches: _____ Number of subsidiaries: _____							
Nature of Business (Based on PSIC reference):				Please specify business activity:									
Business registration (Check all that apply)		Date of Business Registration (mm/dd/yyyy)		Expiry Date of Registration (mm/dd/yyyy)		Registration Number							
CDA													
DTI													
SEC													
BIR													
Barangay/Mayor's Permit													
Others (Please specify): _____													
Indicate whether the business: ¹		Is at least 51% (majority) owned by female/s Is at least 20% owned by female/s; AND (i) has at least 1 woman as CEO/COO/President/Vice President; AND (ii) 30% of directors composed of women, where a board exists											
Firm Size ² (Total assets exclusive of the land on which the business entity's office, plant and equipment are situated) ³		Micro (not more than Php 3M) Small (Php3,000,001 to 15M) Medium (Php15,000,001 to 100M)											
Annual Sales or Revenue:		Number of employees: (Please indicate all paid employees and/or directly involved in business operations)											
Php _____		Full-time: _____				Part-time/Contractual: _____							
B. CONTACT INFORMATION ⁴													
Authorized Representative 1:						Government ID:							
(First Name)		(Middle Name)		(Last Name)		(Suffix, if applicable)							
Date of Birth (mm/dd/yyyy)	Mobile Number:	Landline No. (Area Code, Number)		Email Address:		Sex:		Male Female					
Authorized Representative 2:						Government ID:							
(First Name)		(Middle Name)		(Last Name)		(Suffix, if applicable)							
Date of Birth (mm/dd/yyyy)	Mobile Number:	Landline No. (Area Code, Number)		Email Address:		Sex:		Male Female					
Top Trade References: (use additional sheet if necessary)													
Name of Top Suppliers		Goods Supplied/ Services Rendered		Contact Person		Contact Number							
Name of Top Customers		Goods Purchased/Services Availed		Contact Person		Contact Number							
C. LOAN APPLICATION INFORMATION													
Loan amount applied for (subject to the approval of the bank): Php _____						Tenor: _____ months							
Proposed frequency of repayment ⁵ :		Weekly		Monthly		Quarterly		Annually		Lump sum		Others (Please specify): _____	
Loan Facility:	Credit Line Term Loan Others (Please specify): _____	Loan Purpose:	Working capital (including receivables and inventory financing) Construction/Development of real estate Acquisition of real estate Loan takeout/refinancing				Business expansion Purchase of equipment/motor vehicles Purchase of biological asset Others (Please specify): _____						
Type of Loan:	Unsecured Loan	If secured loan, please mark appropriate box/es:											
	Secured Loan	Loan secured by real estate (e.g., land, buildings)											
		Loan secured by movable property:											
		Receivables & any other claims to payment				Intellectual Property		Others (Please specify): _____					
		Title documents (e.g., warehouse receipt, bill of lading)				Equipment							
		Financial assets (e.g., deposits, tradable securities, company shares)				Inventory							
		Loan backed by third party credit guarantee/continuing suretyship											

¹ This information will solely be used to monitor information on business ownership/management in the country. Responses in this part will not affect the assessment and approval of your loan application.

² Subject to bank verification

³ The size the firm is being collected for the BSP's monitoring purposes

⁴ Additional borrower information such as but not limited to the following may be obtained using a separate sheet/form: co-borrower, dependents, questionnaire on politically exposed person (PEP) and Foreign Account Tax Compliance Act (FATCA)

⁵ As may be applicable

D. FINANCIAL INFORMATION							
Source of Funds for		Revenue		Savings and/or Investment			
Repayment of Loans:		Asset Sale		Others (Please specify): _____			
Existing Deposit and E-Money Accounts (please indicate top 3 in terms of outstanding balance, use additional sheet if necessary)							
Name of Financial Institution		Type of Account				Year Opened	Type of Account Ownership
		Savings	Checking	E-wallet	Others (Please specify)		Personal Business/Merchant
		Savings	Checking	E-wallet	Others (Please specify)		Personal Business/Merchant
		Savings	Checking	E-wallet	Others (Please specify)		Personal Business/Merchant
Existing Loans (please indicate top 3 in terms of loan amount, use additional sheet if necessary)							
Name of Financial Institution	Loan amount	Date Granted (mm/yyyy)		Maturity Date (mm/yyyy)	Outstanding Balance	Collaterals offered (if applicable, indicate if real estate, movable property, etc.)	
Existing Credit Cards (please indicate top 3 in terms of credit limit, use additional sheet if necessary)							
Name of Financial Institution		Credit Limit		Outstanding Balance		Type of Ownership	
						Personal	Business
						Personal	Business
						Personal	Business
E. UNDERTAKING/DELARATION							
<p>I/We hereby confirm that all information and supporting documents provided herein are true, accurate and complete and I/we agree to notify the financial institution of any changes in any of the information supplied. The financial institution can withdraw or cancel any loan approval if any major information and supporting documents are found to be materially inaccurate.</p> <p>I/We authorize the financial institution to obtain relevant information as it may require concerning this application.</p> <p>I/We understand and agree that additional undertaking/declaration, not stated in this form, may be required by the financial institution.</p> <p>I/We hereby agree that this application shall be subject to applicable laws (BSP circulars, rules and regulations) and policies of BDO Group.</p>							
F. DATA PRIVACY CONSENT							
<p>In compliance with the requirements of the Data Privacy Act (DPA), I/we hereby authorize and give my/our consent to BDO Group, consisting of BDO Unibank, Inc. and its subsidiaries [the members of the BDO Group may be accessed at https://www.bdo.com.ph/privacy-statement], on the general use and sharing of information obtained in the course of any transaction/s pursuant to my banking relationship with it. Personal information and sensitive personal information⁶ may be collected, processed, stored, updated, or disclosed by the bank:</p> <ul style="list-style-type: none">a. for legitimate bank-related purposes and requests;b. to implement transactions which the borrower requests, allows, or authorizes;c. to comply with the bank's internal policies and its reporting obligations to government authorities under applicable laws; andd. to offer and provide new or related products and services of the bank, its affiliates and subsidiaries through mail, email, SMS or other means of communication. <p>I/We confirm that I/we am/are aware that, in case of unlawful acquisition, inaccuracy, and error, I/we have the right to access, update, dispute, block, or correct certain personal information, or withdraw my/our consent to the use of any information provided herein, subject to the rights and limitations under the DPA.</p> <p>I/We understand that this consent shall continue to be in effect for ten (10) years from my/our last transaction date with any member of the BDO Group or until expiration of the records retention limits set by applicable banking laws, whichever comes later.</p> <p>I/We further warrant that, prior to submitting to the financial institution any information (including personal information) of an individual; I/we have obtained all necessary authorizations and consents as may be required by applicable confidentiality and data privacy laws or agreement to enable the bank to process such information.</p> <p>I/We understand that should I/we wish to access, update, dispute, block, or correct certain information, or withdraw consent to the use of any of the information provided herein, subject to the rights and limitations under the DPA, I/we may communicate with the BDO Group's Data Protection Officer through the email address found at https://www.bdo.com.ph/privacy-statement, and may lodge complaints with, and/or seek assistance from the National Privacy Commission.</p> <p>I/We understand that my/our basic credit data, as well as any regular updates or corrections thereof, are mandated to be submitted to the Credit Information Corporation (CIC) pursuant to R.A. 9150 and its Implementing Rules and Regulations for consolidation and disclosure as may be authorized by the CIC. Consequently, my/our basic credit data may thus be shared with other lenders authorized by the CIC, and other reporting agencies duly accredited by the CIC, for the purpose of establishing my/our creditworthiness.</p> <p>I/We understand and agree that additional data privacy provisions, not stated in this form, may be required by the financial institution.</p> <p>I/We have read and understood and consent to be bound by all the terms and conditions stated above.</p>							

Signature above Printed Name and Designation of Authorized Signatories

Date

Third party credit guarantor and/or security grantor (i.e., a person or entity who grants a security interest in collateral to secure the obligation of the borrower)

Printed Name	Affiliation	Relationship with Borrower	Contact Information (address, contact number)
1.			
2.			
3.			

For inquiries and concerns, please call our BDO Contact Center at (+632) 8888-0000.
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⁶ Name, address, gender, age, marital status, contact details, birthday, SSS/GSIS, TIN, education, employment or financial or medical information, spouse details, preferences, behavior, and other information classified as "personal data", "personal information", or "sensitive personal information" under the DPA, and those of the Borrower's authorized representative/s, as well as accounts, transactions, and communications.

CHECKLIST OF SUPPORTING DOCUMENTS

The checklist enumerates the types of supporting documents that the borrower may present to facilitate the financial institution’s evaluation of the loan application. **Borrowers are not expected to provide all the listed documents but only those that are applicable.**

After the initial loan application screening, additional information (using separate sheet or form) may be requested to further evaluate the loan application and the security being offered. The financial institution may also require additional documents, as deemed necessary.

For the financial institution to better consider the application, additional post-approval documents not specified in the list may be required, as applicable.

<div><div><div>Basic Documents</div><div>Filled-out and signed application form Clear copy of one (1) valid government-issued ID of authorized representative, if applicable Board/Partnership Resolution or Secretary's Certificate authorizing the loan and indicating the authorized person/s to transact with the bank and sign relevant documents Special Power of Attorney, if applicable Certificate of Registration with Farmers and Fisherfolk Enterprise Development Information System (FFEDIS)</div></div><div><div>Proof of Business Registration and Supporting Documents: <i>(Please check applicable item/s)</i></div><div>Cooperative Certificate of Registration with Cooperative Development Authority (CDA) Certificate of Compliance, if applicable List of elected officers Partnership Certificate of Registration with Securities and Exchange Commission (SEC) Articles of Partnership Corporation/One-person Corporation Certificate of Registration with SEC General Information Sheet (GIS), if applicable Latest amended Articles of Incorporation and By-Laws</div></div><div><div>Income Documents <i>(Please check applicable item/s)</i></div><div>Photocopy of Audited Financial Statements for the past 3 years with latest Income Tax Return (ITR) or Photocopy of in-house financial statements or pre-operating financial statements Bank statements or photocopy of passbook for the past 6 months Business background/Company profile Proof of other income, <i>if any</i></div></div><div><div>Other Supporting Documents</div><div>Billing statement of utilities for the past 3 months Statement of Account from current lender and official receipts for the past 3 months <i>(if loan purpose is refinancing/loan takeout)</i> Others <i>(please specify):</i> _____</div></div></div>	<div><div><div>Supporting documents for secured loan</div><div><div>Security Documents <i>(Please check applicable item/s)</i></div><div>Photocopy of Transfer Certificate of Title (TCT)/ Condominium Certificate of Title (CCT) Photocopy of Tax Declaration (for land and improvement) Location/Vicinity Map Land Transportation Office (LTO) Official Receipt (OR)/ Certificate of Registration (CR) or Deed of Sale of Motor Vehicle Reservation Agreement or Contract to Sell or Statement of Account (for Deed of Assignment (DOA) accounts only)</div></div><div><div>If secured by a Continuing Suretyship:</div><div>Basic Documents (as enumerated in this form) of the Surety Income Documents (as enumerated in this form) of the Surety</div></div><div><div>If construction loan</div><div>Building/Floor plan of proposed improvement Bill of materials Specification of proposed finishes Building permit</div></div><div><div>Others</div><div>Appraisal fee Additional security documents <i>(Please specify):</i> _____</div></div></div><div><div><div>Post-approval requirements for real estate collateral-backed loans <i>(Please check applicable item/s)</i></div><div>Original owner’s copy of TCT/CCT Original Tax Clearance Certified true copy of latest Tax Declaration Insurance policy/ies (for properties with improvements) Master Deed of Declaration (for condominium only) Photocopy of latest full year Real Estate Tax Receipt (RETR) Price quotation of the property (for property acquisition) Affidavit of Consent to Mortgage Family Home Others <i>(please specify):</i> _____</div></div><div><div>Other post-approval requirements</div><div>Certificate of Ownership for movable property (e.g., motor vehicles, etc.)</div></div></div></div>
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CIF Number
(for internal use)

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I. BORROWER INFORMATION

Business Name

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Trade Name (SEC/DTI Approved)

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Are you an existing BDO Customer? ☐ Yes ☐ No
(If 'Yes', select the 'BDO Product Type/s' that you have.)BDO Product Type ☐ Deposits ☐ Cards ☐ Loans ☐ Wealth Management ☐ Insurance

II. ADDITIONAL CONTACT INFORMATION

Business Email Address

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Business Landline Number

Country Code Area Code Landline Number Local (if applicable)

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Business Mailing Address (If different from 'Business Address'. Otherwise, tick 'Same as Business Address')

Unit No. Building / No. Block, Street

Subdivision / Village / Barangay

☐ Same as Business Address

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City / Municipality

Province / State

Country

Zip Code

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III. ADDITIONAL BUSINESS AND FINANCIAL INFORMATION

Business Registration

- ☐ Domestic
- ☐ Foreign

Business Type

- ☐ Single Proprietorship ☐ Corporation ☐ Non-profit Organization
- ☐ Partnership ☐ Treasurer-In-Trust For ☐ Government Owned & Controlled Corporation
- ☐ Joint Venture ☐ Association / Coop / Organization ☐ Embassy / Diplomatic Mission / Attached Office

Place of Incorporation

City / Municipality

Province / State

--	--

Paid Up Capital

--

Monthly Travel and Entertainment Expenditure

--

Gross Monthly Income

--

Gross Monthly Expenses

--

Net Taxable Income

--

IV. PRODUCT INFORMATION BDO Corporate Card shall refer to a BDO Corporate Credit Card (Mastercard/Visa/Diners Club) or an American Express Corporate Card.

Product Type

- ☐ BDO Corporate Card
- ☐ BDO Commercial Card
(Also accomplish Form 'Business B9')

Corporate Card Brand
(for 'BDO Corporate Card' only)

- ☐ Mastercard ☐ American Express
- ☐ Visa ☐ Diners Club

Billing Currency

- ☐ Peso
- ☐ Dollar

Cash Advance

- ☐ Yes
- ☐ No

Number of Cards to be Issued

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Company Name (To be embossed on the Credit Card)

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V. LOAN ACCOUNT INFORMATION

Which mobile number will you assign to this account?

- ☐ Corporate Mobile Number (provide below)

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Which email address will you assign to this account?

- ☐ Business Email Address ☐ Alternate Email Address (provide below)

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Which mailing address will you assign to this account? ☐ Business Address ☐ Mailing Address ☐ Alternate Address (provide below)

Unit No. Building / No. Block, Street

Subdivision / Village / Barangay

City / Municipality

Province / State

Country

Zip Code

VI. REGULATORY REQUIREMENTS

Designated Non-Financial Business and Professions (DNFBPs) Questionnaire (Refer to 'Instructions' for details on 'DNFBPs' and 'OGBs')

Does your work / business fall under the classification of a DNFBP? If 'Yes', accomplish 'Form A8'

☐ Yes ☐ No

Does your work/business provide service, process transactions, have transactions or related interests / relationships with any business or service provider in the online gaming industry? If 'Yes', accomplish 'Form A8'

☐ Yes ☐ No

Onboarding requirements for ALL Beneficial Owners, Primary Officers, and Authorized Signatories of the Business Entity.

- Any Individual Beneficial Owner with at least 20% ownership in the business, Primary Officers and Authorized Signatories must fill out 'Form A1-A2'.
- Any Individual Beneficial Owner with more than 10% ownership in the business and is obligated to pay taxes to the U.S. IRS because of their citizenship, residency, or other reasons such as meeting the 'Substantial Presence Test' must also fill out the 'Business A7 Form - Foreign Account Tax Compliance Act (FATCA) Due Diligence Form'. (Refer to 'Instructions' for details on the 'Substantial Presence Test')

VII. CUSTOMER UNDERTAKING

I/We hereby agree that the terms of the Small Business Loan Application Form (thereafter referred to as SBLAF) and its attachments form part of this Business B7-B8 Form and are deemed an integral part hereof, my/our Conform in the SBLAF is deemed restated for purposes of my application in this Business B7-B8 Form and that the representations, warranties, and undertakings under this Business B7-B8 Form shall be in addition to those provided in the SBLAF.

I/We hereby certify that all information and documents given in this Business B7-B8 Form and in the SBLAF are true and correct. I/We 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/us. I/We understand that non-disclosure and/or falsification of information and documents herein required shall be grounds for the disapproval of my/our application, immediate termination of the credit card privileges, and/or legal action against me/us.

By signing below, the above named Company through the undersigned certifies that the foregoing information is true and correct and that the Company agrees to be bound by the Terms and Conditions Governing the Issuance and Use of the BDO Corporate Cards and all future amendments thereto. The Company holds itself liable for all obligations and liabilities incurred with the use of the BDO Corporate Card or Commercial Card in accordance with the Account Liability section indicated in this Form B7 – B8. In the event this application for the BDO Corporate Card or Commercial Card is disapproved, BDO is not obliged to provide the reason thereof. I/we further irrevocably authorize you to disclose to any entity any/all information as may be stated herein or obtained by you in relation to the transactions covered by this application as may be required by relevant laws or regulations. The above named Company through the undersigned hereby authorizes the transfer, disclosure and communication of any information relating to the Company's accounts with BDO to any of the offices, branches, subsidiaries, affiliates, agents and representatives of BDO and third parties selected by any of them for data processing/storage, customer satisfaction surveys, product, and service offers made to me through mail/e-mail/ fax/SMS or telephone, and for any other purpose as BDO may deem appropriate, and as may be required by law or regulation. The Company further authorizes the regular submission and disclosure to any and all credit information service providers such as, but not limited to, Credit Card Association of the Philippines, Credit Information Corporation, of any information, whether positive or negative relating to my basic credit data (as defined under R.A. No.9510) with BDO as well as any updates or corrections thereof. The foregoing constitutes the Company's written consent for any such submission and disclosure of information relating to the Company's accounts for the purpose indicated above and under applicable laws, rules and regulations. The Company agrees to hold BDO free and harmless from any liabilities that may arise from any transfer, disclosure or storage of information relating to the accounts.

NOTE: Terms and Conditions Governing the Issuance and Use of BDO Corporate Cards refers to the Terms and Conditions Governing the Issuance and Use of Corporate and Commercial Credit Cards (for Mastercard/Visa/Diners Club), or the American Express Corporate Card Account and Corporate Cardmember Terms and Conditions.

Signature over Printed Name and Title/Position

Date Signed (mm/dd/yyyy)

Account Liability ☐ Sole Liability ☐ Joint and Several ☐ Limited ☐ Individual

SC

IC

Branch Code

Branch Name

Referrer Code

CIF Number
(for internal use)

- ☐ Account Owner
- ☐ Business Owner / Officer / Signatory

I. CUSTOMER INFORMATION

Full Name (As found in your valid government issued ID)

Last Name

First Name

Middle Name

Suffix

Date of Birth
(mm/dd/yyyy)

/

/

Are you an existing BDO Customer? ☐ Yes ☐ No
(If 'Yes', select the 'BDO Product Type/s' that you have.)

BDO Product Type ☐ Deposits ☐ Cards ☐ Loans ☐ Wealth Management ☐ Insurance
Existing customers only need to fill in fields or inputs with Check Marks (✓) if there is information to update. Otherwise, place NA or select the appropriate input.

II. CONTACT INFORMATION

✓ Personal Mobile Number

Country Code

Mobile Number

✓ Personal Email Address

✓ Home Landline Number

Country Code

Area Code

Landline Number

✓ Home Address

Unit No. Building / No. Block. Street

Subdivision / Village / Barangay

City / Municipality

Province / State

Country

Zip Code

✓ Alternate Address (Do you have another home or address, including abroad? If 'Yes', provide below. If 'No', tick 'Same as Home Address')

☐ Same as Home Address

Unit No. Building / No. Block. Street

Subdivision / Village / Barangay

City / Municipality

Province / State

Country

Zip Code

✓ Work / Business Email Address

✓ Work / Business Landline Number

Country Code

Area Code

Landline Number

Local (if applicable)

✓ Work / Business Address

Unit No. Building / No. Block. Street

Subdivision / Village / Barangay

City / Municipality

Province / State

Country

Zip Code

III. PERSONAL INFORMATION

Country of Birth

Gender

- ☐ Male
- ☐ Female

✓ Civil Status

- ☐ Single
- ☐ Legally Separated
- ☐ Annulled
- ☐ Married
- ☐ Divorced
- ☐ Widow/er

✓ Citizenship (If 'Others', provide below)

- ☐ Filipino
- ☐ Others
-
-
-
-
-
-
-
-
-
-

✓ TIN

Provide your Tax Identification Number

IV. FINANCIAL INFORMATION (Refer to 'Instructions' for 'List of Codes' for 'Source of Funds' and 'Nature of Work / Business')

✓ Sources of Funds

Provide all applicable 'Codes.' (ex. 001, 002, 003)

✓ If a 'Source of Funds' is 'Remittance' or '004', provide the following additional information:

What country does the remittance come from?

What do you primarily use the remittance for?

✓ Natures of Work / Business

Provide all applicable 'Codes.' (ex. ABC, DEF, GHI)

✓ Name of Primary Employer / Business

✓ Position / Job Title in Primary Employer / Business (Select one if you are 'Employed')

- For Private / Self-Employed
- ☐ Owner / Director / Officer
- ☐ Non Officer / Employee
- ☐ Contractual / Part Time
- For Government Employed
- ☐ Elected / Appointee
- ☐ Employee
- ☐ Contractual / Part Time

✓ Gross Monthly Income (PHP)

CIF Number
(for internal use)

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I. CUSTOMER INFORMATION

Business Name

--

Trade Name (SEC/DTI Approved)

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Full Name

Last Name

First Name

Middle Name

Suffix

--	--	--	--

Date of Birth

(mm/dd/yyyy)

		/			/				
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Position in Company (If owner, indicate % ownership)

☐ Signatory☐ Owner☐ Officer

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II. RELATED PARTY QUESTIONNAIRE

Are you a director, officer, or stockholder of BDO or BDO-affiliated company?

☐ Yes☐ No

If 'Yes', accomplish 'Part III' below. If 'No', you may skip to 'Part IV'

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?

☐ Yes☐ No

If 'Yes', accomplish 'Part III' below. If 'No', you may skip to 'Part IV'

III. RELATED PARTY DUE DILIGENCE

Full Name of Relation / Affiliation

Last Name

First Name

Middle Name

Suffix

--	--	--	--

Rank / Position of Relation / Affiliation

--

Relation or Affiliation via

☐ BDO Unibank☐ BDO affiliated company

Name of Affiliated Company

--

Full Name of Relation / Affiliation

Last Name

First Name

Middle Name

Suffix

--	--	--	--

Rank / Position of Relation / Affiliation

--

Relation or Affiliation via

☐ BDO Unibank☐ BDO affiliated company

Name of Affiliated Company

--

Full Name of Relation / Affiliation

Last Name

First Name

Middle Name

Suffix

--	--	--	--

Rank / Position of Relation / Affiliation

--

Relation or Affiliation via

☐ BDO Unibank☐ BDO affiliated company

Name of Affiliated Company

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IV. CUSTOMER UNDERTAKING

By signing, I hereby certify that the information in this form is true and correct to the best of my knowledge. I undertake to advise BDO Group and provide documentation for any changes to the above information.

Signature over printed name

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Date Signed

(mm/dd/yyyy)

		/			/				
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GENERAL INSTRUCTIONS

1. These instructions are provided to guide you in filling up the Standard Business Loan Application Form (SBLAF), specifically when filling up 'Nature of Business', where a PSIC Reference is necessary.
2. Provide accurate and detailed information to ensure regulatory compliance and determine the applicability of due diligence, where necessary.

NATURE OF WORK / BUSINESS (BASED ON PSIC REFERENCE)

Indicate all relevant industries where you derive your income or assets from. Refer to the general categories and specific codes and descriptions below for your entry. Notes on entries can be found at the back of this Instruction Sheet. You may input multiple codes where applicable. (ex. ABC, DEF, GHI)

Professional, Scientific, and Technical Services

ACT	Accounting / Auditing / Tax Practice Services
LEG	Legal Services
ANE	Architecture / Engineering
ADV	Advertising / Marketing
SVC	Other Professional Services / Consultancy / Coaching

Finance and Insurance

PWN	Pawnshop
LDG	Lending
MSE	Money Service Business - Electronic Money Issuer
MSV	Money Service Business - Virtual Currency Exchange
MSR	Money Service Business - Remittance Transfer Company
MSF	Money Service Business - Foreign Exchange Dealer / Money Changer
BAN	Banking
INS	Insurance
SBD	Securities Broker / Dealer

Construction and Civil Engineering

CON	Construction and Civil Engineering
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Real Estate Brokerage and Sales

REL	Real Estate Brokerage and Sales
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Media, Arts, Sports and Recreation

MED	Media
ENT	Arts / Entertainment / Recreation
SPO	Sports / eSports
GAM	Gambling / Casino / eGames

Healthcare and Social Work

HEA	Healthcare (Doctor, Dentist, Nurse, Psychiatrist and others)
SOC	Social Work / Non-Government and Non-Profit Organizations

Education

EDU	Education / Online Education
-----	------------------------------

Accommodation and Food Services

AFS	Hotel / Accommodation / Restaurant / Food Services
-----	--

Employment Agency / Human Resources

Private Household and Household Staff

HOU	Private Household / Household Employee / Household Staff
-----	--

Information and Communication

COM	Information / Communication / Telecommunication
PUB	Publishing / Printing
ICT	Robotics / AI / Cloud / Data Engineering / Software Development / Cybersecurity

Manufacturing

MFG	Manufacturing / Packaging
MFF	Manufacturing / Trading of Firearms and Ammunition

Dealerships, Trading, Selling and Repair Services

ART	Art / Antiques Dealership
CAR	Car / Boat / Plane Dealership
JEW	Jewelry / Precious Metals / Precious Stones Dealership
WRT	Wholesale / Retail Trade (Distribution & Sales) / E-Commerce / Online Selling
REP	Repair Services

Transportation and Storage

TRN	Transportation (Land, Sea and Air)
SHI	Shipping / Cargo / Storage
SEA	Seaman / Seafarer

Agriculture, Forestry, and Fishing

AGR	Agriculture / Fishing
FOR	Forestry

Mining and Quarrying

MIN	Mining / Quarrying
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Electricity, Oil and Gas

UTL	Electric Utilities
OIL	Oil / Gasoline

Water Supply, Sewerage and Waste Management

WAT	Water Supply / Sewerage / Waste Management
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Public Administration and Peace and Order

MIL	Peace and Order (Military, Police, Fireman, Jail Warden and Others)
PAD	Public Administration / Government

Embassies and Diplomatic Services

EMB	Embassies / Diplomatic Missions / Attached Offices
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Other Service Activities

OTS	Other Service Activities (Hairdresser, Manicurist, Masseuse and others)
RLG	Religious Organization

Special Nature of Work / Business

DFF	Designated Non Financial Business And Professions (DNFBP) ¹
OGB	Direct OGB / POGO Licensee and Authorized Gaming Agent ²
OGI	Indirect OGB / POGO Allied Service Provider

NOTES ON NATURE OF WORK / BUSINESS

¹Designated Non-Financial Business and Professions (DNFBP)

As covered persons, the following Designated Non-Financial Businesses and Professions (DNFBPs) are required to declare their engagement as a DNFBP and submit the Certificate of Registration issued by the AMLC:

1. Dealers of jewelry, precious metals, and precious stones
2. Company service providers which, as a business, provide any of the following services to third parties: (a) acting as a formation agent of juridical persons; (b) acting as (or arranging for another person to act as) a director or corporate secretary of a company, a partner of a partnership, or a similar position in relation to other juridical persons; (c) providing a registered office, business address or accommodation, correspondence or administrative address for a company, a partnership or any other legal person or arrangement; and (d) acting as (or arranging for another person to act as) a nominee shareholder for another person; and
3. Persons, including lawyers and accountants, who provide any of the following services: (a) managing of client money, securities or other assets; (b) management of bank, savings, securities or accounts; (c) organization of contributions for the creation, operation or management of companies; and (d) creation, operation or management of juridical persons or arrangements, and buying and selling business entities.
4. Real Estate Brokers and Developers;
5. Offshore Gaming Operators (OGO) and Offshore Gaming Operator Service Provider (OGO SP)

²Online Gaming Businesses (OGB)

As covered persons, Online Gaming Businesses with 'Direct engagement' and 'Indirect engagement' to Online Gaming are required to declare their engagement in the industry and submit the required documents from PAGCOR, as needed.

'Direct engagement' in Online Gaming refers to offshore entities with a Philippine Offshore Gaming license granted by PAGCOR to primarily engage in Online Gaming, while 'Indirect engagement' in Online Gaming refers to Philippine entities or persons accredited by PAGCOR to provide allied support services and / or components of offshore gaming operations to Philippine Offshore Gaming Operators (POGOs) such as Customer Relations, Strategic Support, Information Technology, Gaming Software Platforms, and Live Studio and Streaming Providers.

Business Process Outsourcing Providers (BPOs) that are servicing legitimately licensed gaming operators abroad and do not in any way handle betting but purely product marketing and customer relations and are not servicing any of PAGCOR POGO licensees and have at least 90% Filipino workforce are also classified as having an 'Indirect Engagement' in Online Gaming.