



LOAN DETAILS				
PURPOSE OF LOAN		SELLING PRICE / ESTIMATED COST		Desired Loan Amount
<input type="checkbox"/> Acquisition	<input type="radio"/> Lot <input type="radio"/> Townhouse <input type="radio"/> House <input type="radio"/> Condominium	PHP		PHP
<input type="checkbox"/> Construction	<input type="radio"/> House <input type="radio"/> Apartment <input type="radio"/> Townhouse <input type="radio"/> Dormitory	PHP		Borrower's Equity
<input type="checkbox"/> Renovation / Home Improvement		PHP		PHP
<input type="checkbox"/> Refinancing		PHP		Desired Monthly Payment
<input type="checkbox"/> Reimbursement		PHP		PHP
<input type="checkbox"/> Others (please provide details)		PHP		Rate Fixing (in years) <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 5 <input type="checkbox"/> 10
				Term (in years)

CAPITALIZATION					
Authorized Capital	Par Value of Shares	Number of Shares <i>(Authorized)</i>	Subscribed Capital	Paid-Up Capital	
MANAGEMENT					
Key Officers	Position	Key Officers	Position		
OWNERSHIP COMPOSITION					
Owners / Major Stockholders	Residence Address	Position	Citizenship	Amount Owned	% Owned
					%
					%
					%
					%
					%

CO-BORROWER'S INFORMATION (Kindly accomplish a separate Application Form.)	
Name ( <u>Last Name, First Name, Middle Name</u> for Individual; <u>Business Name</u> for Partnership / Corporation)	CIF No.  <input type="checkbox"/> Not a CBC Customer upon Application Date

REFERENCES

DEPOSIT ACCOUNTS

Bank / Branch	Account Type / Account Number	Date Opened	Balance	Withdrawal Restrictions <i>(if any)</i>

LOANS AND CREDIT REFERENCES *(Existing and Within the Last 3 Years)*. Please include all existing loan(s) for Refinancing.

Bank / Branch	Purpose	Date Granted	Maturity Date	Original Amount	Term	Outstanding Balance	Interest Rate

TRADE AND BUSINESS REFERENCES *(Existing and Within the Last 3 Years)*

Name	Contact Person	Contact No(s).	Nature of Transaction / Volume

OTHER INFORMATION

If the answer to any of the following questions is YES, please provide details on the space provided (use separate sheet if necessary).

Have you applied for any loan with China Banking Corporation?

Borrower: ☐ YES ☐ NO

Co-Borrower: ☐ YES ☐ NO

Details:

Are you a Co-Borrower, Endorser and/or Guarantor of any note?

Borrower: ☐ YES ☐ NO

Co-Borrower: ☐ YES ☐ NO

Details:

REFERRED BY BROKER / AGENT? ☐ YES ☐ NO

Broker / Agent

Contact No.

If YES, kindly ask the Broker / Agent to accomplish this section:

Signature Over Printed Name / Date

AGREEMENT

I/We/The Entity<sup>1</sup> affirm that each of the statements made in this application is true and correct and the signature(s) appearing herein is/are genuine. I/We/The Entity further affirm that I/we/the Entity have provided the necessary information in order for China Banking Corporation (CBC) to accurately determine whether or not the product or service is appropriate. I/We/The Entity agree to notify CBC of any changes affecting the information contained herein. I/We/The Entity further confirm that the Entity does not have any outstanding civil or criminal case filed against me/us and that the Entity does not have any arrearages/past due loans with any bank or financial institution.

I/We/The Entity hereby waive the confidentiality accorded by RA No. 1405 Secrecy of Bank Deposit Act, as amended, RA No. 6426 Foreign Currency Deposit Act of the Philippines, as amended, RA No. 8791 General Banking Law of 2000, as amended, RA No. 9160 Anti-Money Laundering Act of 2001, as amended, and other similar and applicable laws, pursuant to Sec. 26 of RA No. 7653, The New Central Bank Act and Sec. X337 of the BSP Manual of Regulations for Banks and allow examination, inquiry, inspection, and investigation of my/our deposits of whatever nature, photocopying of my/our documents, maintained with CBC and in all banks in the Philippines. However, any information obtained from an examination of the Entity's deposits shall be held strictly confidential and may be used by the examiners only in connection with their supervisory and examination responsibility or by the BSP in an appropriate legal action it has initiated involving the accounts.

I/We/The Entity hereby expressly agree to CBC's credit policies and procedures in accordance with BSP Circular No. 855 (Sound Credit Risk Management Practices), as well as other similar, applicable and related laws/regulations.

I/We/The Entity further authorize CBC to conduct random verification with the Bureau of Internal Revenue (BIR) in order to establish the authenticity of the Income Tax Returns ITR(s) submitted by me/us duly stamped as received by the BIR, together with the supporting financial statements, as applicable, and such other documents required thereunder and hereby waive the benefit of confidentiality of client information in relation to said ITR(s) and financial statements (pursuant to BSP Circular No. 472 Series of 2005 as implemented by BIR Revenue Regulation RR-4 2005 and Section X304.1 of the Bangko Sentral ng Pilipinas Manual of Regulations for Banks).

I/We further allow CBC to disclose the Entity's basic credit data as well as any regular updates and corrections thereto, to the Credit Information Corporation (CIC) pursuant to RA No. 9510 otherwise known as the Credit Information System Act (CISA) and its implementing rules. I/We/The Entity understand that the Entity's credit data may be shared by the CIC with other authorized lenders and duly accredited reporting agencies, for the purpose of establishing the Entity's credit worthiness.

I/We hereby certify that I am/we are authorized by the Entity to give consent to the collection, retention, processing (as provided under applicable confidentiality and data privacy laws of the Philippines including all subsequent amendments or supplements thereto), and disclosure by CBC, of any personal, sensitive personal and privileged information ("personal data") relating to me/us, the Entity and its officers, directors and stockholders, whether provided by me/us or coming to CBC's possession, for purposes of loans and/or credit accommodation and/or any of its existing credit facilities, or any other present or future credit transactions or arrangements that the Entity may have with CBC, its subsidiaries and affiliates. I/We/The Entity further consent to the sharing and disclosure (and incidentally, their collection, processing, retention and disclosure), of such personal data by CBC to its offices, branches, subsidiaries, affiliates (Chinabank Insurance Brokers, Inc., China Bank Securities Corporation, China Bank Capital Corporation, ChinaBank Savings, Inc., China Bank Properties and Computer Center, Inc., and Manulife-China Bank Life Assurance Corporation, among others), accredited third parties/vendors, or other persons or entities that CBC may reasonably select, personal information processors, credit reporting or credit reference agencies, credit protection provider, guarantee institutions, debt collection agencies, government agencies and private regulatory organizations, and other financial institutions and other outsourced service providers engaged by the Bank as allowed by law and internal Bank policies, for purposes reasonably required by CBC such as, but not limited to, its conduct of everyday business (processing of transactions, maintenance of account/s), performance of daily technological and operational functions, communications technology services including updates and automation of the systems of CBC group and its subsidiaries and affiliates, compliance with the law and regulatory organizations, research and statistics including conducting of surveys, marketing and cross-selling of products and services of CBC, its subsidiaries and affiliates, client relationship management, sales lead generation, running credit and negative information checks, appraisal or valuation of collateral/property and title verification, conduct of skiptracing, asset and property search and/or verification, statistical and risk analysis, data analytics and client profiling and all other purposes as allowed in the banking industry practice, businesses of CBC's subsidiaries and affiliates, and by law. I/We/The Entity shall notify CBC in writing, which must be acknowledged by CBC, if I/we/the Entity do not consent to the processing and disclosure of the said information with CBC's representative offices, subsidiaries, affiliates, and agents or other persons or entities that CBC may reasonably select. I/We/The Entity further acknowledge my/our right to information, access, correction, rectification, erasure of my/our personal data, data portability, objection to processing, file complaint and damages under the Data Privacy Act.

Relative to the above, I/We/the Entity agree that CBC may retain my/our personal data for as long as necessary for the fulfilment of the purpose for which it was collected and such other purposes that I/we/the Entity may have consented to from time to time, or as required by pertinent laws and regulations, and provide information when required to do so in accordance with RA 1405, RA 6426, RA 8791, RA 9510, RA 9160, RA 10173, as amended, and other similar and applicable laws, by court order, and jurisprudence.

I/We/The Entity consent and authorize the Land Registration Authority, Register of Deeds, Land Transportation Offices, local government unit offices and other government agencies and instrumentalities to give, provide, share, and disclose any and all information and documents as may be necessary and required by the Bank and its authorized representatives, in connection with its conduct of skiptracing, asset and property search and/or verification.

I/We/The Entity agree that CBC shall not be liable for any loss or damage arising from CBC's disclosure of personal data and account information for the above purposes.

If I/we/the Entity provide CBC with any personal data relating to a third party (e.g. my/our references, suppliers, customers, et.al.), I/we/the Entity warrant to CBC that I/we/the Entity have obtained the written/recorded consent of such third party to provide CBC with his/her personal data for the relevant purposes and can, upon CBC's request, submit the same for checking or confirmation.

A photocopy of this authorization shall be effective and valid as the original. I/We/The Entity agree that any information obtained by CBC shall remain its property whether or not the loan is granted.

I/We confirm that I am/we are a) not director(s), officer(s), or stockholder(s) of CBC; and b) not the spouse(s) or relative(s) within the second degree of consanguinity or affinity, or a relative by legal adoption, of a director, officer or stockholder of CBC, or related interest of a director, officer or stockholder of CBC as defined under law or BSP regulations. In case I am/we are director(s), officer(s), or stockholder(s) of or have related interest(s) to a director, officer or stockholder of CBC, I/we affirm that the necessary approvals have been obtained and/or the same is covered by a fringe benefit plan approved by the BSP. I/We agree that this HomePlus loan application shall be subject to BSP regulations including those pertaining to directors, officers, stockholders of CBC and their related interests.

I/We/The Entity acknowledge that by accomplishing the Broker/Agent section of this form, I/we/The Entity hereby certify that I was/we were referred by a Broker/Agent who is handling the Entity's account whose details are indicated above.

I/We/The Entity fully understand that any material misrepresentation or failure to disclose information on my/our part as required herein may cause disapproval of the Entity's loan application; and CBC at any time, shall have the right to cancel the loan approval and/or declare the loan due and demandable. I/We/The Entity acknowledge that I/we have been informed by CBC of the Terms and Conditions regarding the Entity's HomePlus loan application including its current fees and charges being imposed.

The Entity (as duly represented by myself/us) and I/We hereby jointly agree to indemnify and hold free and harmless CBC, its subsidiaries and affiliates, as well as any of its officers, directors and employees against any and all losses, claims, damages, penalties, liabilities, choses of actions and costs of any kind that may arise directly or indirectly from the execution of this HomePlus loan application.

I/We warrant that I am/we are authorized by my/our respective Entity to execute this HomePlus loan application in connection with any and all loans or credit accommodation that the Entity has or will obtain from CBC including amendments, supplements, or modifications thereof.

Further, in connection with this application, I/We/The Entity agree to pay CBC a non-refundable Filing Fee of Five Thousand Pesos (PHP 5,000.00) if within Metro Manila or fifty (50) km from any Consumer Loans Group (CLG) Center or Five Thousand Five Hundred Pesos (PHP 5,500.00) if outside of Metro Manila or outside fifty (50) km from any CLG Center (subject to change at the option of CBC).

<sup>1</sup> "Entity" refers to a Partnership, Corporation, or Other Juridical Entities.

Name of Company / Business Name

By:

Signature Over Printed Name of the Authorized Representative / Position / Date

Signature(s) Over Printed Name(s) of the Co-Borrower(s) / Position / Date

REQUIREMENTS TO BE SUBMITTED UPON APPLICATION

BASIC REQUIREMENTS *(Required from Company and Co-Borrower)*

• Duty Accomplished Application Form

• One (1) Photo Bearing Valid ID

• Latest Income Tax Return/BIR Form 2316 *(Company and Co-Borrower)*

• Proof of Billing

• Marriage Contract *(if applicable)*

• FILING FEE *(non-refundable)*

Additional Requirements

- SEC Registration, Articles of Incorporation and By-Laws

- Vicinity / Location Map and Lot Plan

- Audited Financial Statements for the last three (3) years

- Board/Partnership Resolution / Secretary's Certificate

- Current General Information Sheet (GIS)

- Company Profile

- Complete List of Customers and Suppliers *(including contact person and number)*

COLLATERAL REQUIREMENTS

• Owner's Duplicate Copy of Transfer / Condominium Certificate of Title

• Current Tax Declarations *(Land and Improvement)*

• Current Real Estate Tax Receipts *(Land and Improvement)*

• Current Real Estate Tax Clearances *(Land and Improvement)*

Additional Collateral Requirements:

➤ Purchase of Lot / House and Lot / Townhouse / Condominium or Reimbursement

- Contract to Sell (CTS) / Reservation Agreement / Conditional Deed of Sale

- Statement of Account

- Deed of Assignment/Title for designated parking lot *(if applicable)*

➤ House Construction / Home Renovation / Home Improvement

- Floor and Building Plans

- Cost Estimates and Material Specifications

➤ Refinancing

- Statement of Account

- Bank Ledgers / Official Receipts of Loan Payments for 3 months

1. Submit one (1) complete set of documents *(attach the original document for verification)* together with the non-refundable filing fee to ensure fast processing of loan application. CBC may ask for additional requirements in the course of processing the application. Other post-approval requirements shall be submitted once loan is approved.

2. Inquiries can be made at the following numbers: 8-885-5555 local 5289, 5330, 5371, 5381, 5382, 5383, 5456; 8-815-4749; 8-802-9307; 8-840-2745 or visit [www.chinabank.ph](http://www.chinabank.ph) for more information.

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