



I do!



Renovating the house!



First family trip abroad!



Summer get-away!



Off to school!



Afternoon cooking school!

Personal Banking

Personal Loan

Need Cash?

Apply for a
BDO Personal Loan NOW!

We find ways[®]

bdo.com.ph

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MINIMUM APPLICATION REQUIREMENTS

- Must be 21 years old at time of application but not more than 70 years old upon card expiry
- Must be a Filipino Citizen or a foreigner who is a permanent resident in the Philippines for the last 2 years
- Minimum Gross Fixed Income Requirement:
 - P120,000 - Employed / Salaried
 - P400,000 - Self-Employed / Professional
- Must be a regular employee or self-employed with business operating for at least 2 years
- Must have a mobile phone and at least one (1) landline phone at either residence or office
- Residence or office address must be within any area where a BDO branch is located.

DOCUMENT REQUIREMENTS

A. PROOF OF IDENTIFICATION

Filipino

Any one of the following valid photo-bearing identification documents (front and back):

- Company ID, if company is SEC, IC or BSP supervised / registered
- Passport
- Driver's License
- SSS ID (photo-bearing plastic card type with scanned signature)
- TIN Card (photo-bearing plastic card type)
- PhilHealth Card
- GSIS ID
- PRC ID
- Voter's ID
- All other IDs issued by the Philippine government and its instrumentalities

Foreigners

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-1
- Valid passport with any of the following:
 - Special Investors Resident VISA
 - Special Non-Immigrant VISA for PEZA investors and employees
 - VISA with EO226

B. PROOF OF INCOME

Employed Applicants

- 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 (MANDATORY)
- PLUS any of the following:
 - Latest full-month's payslip/s
 - Original Certificate of Employment indicating status, service tenure, and compensation breakdown

Self-Employed Applicants

- Photocopy of latest Income Tax Return (ITR) duly stamped as received by the Bureau of Internal Revenue (BIR) and Audited Financial Statements for at least 2 years (MANDATORY)
- Photocopy of registration of Business Name (MANDATORY):
 - Single Proprietorship: DTI Registration
 - Partnership / Corporation: SEC Registration
- Last 6 months' bank statements (OPTIONAL)

Note:

- Complete the application form (placing N/A if Not Applicable) including the Computation for the Monthly Installment portion.
- Applications without required documents or with incomplete information will not be processed.
- Submitted documents will not be returned to the applicant.
- You will receive your proceeds via credit to BDO Current / Savings Deposit Account. Please go to any BDO branch and ensure compliance with account opening requirements.
- A Processing Fee of P1,300 will be deducted from the proceeds.
- Fields in RED are Mandatory.

BORROWER'S PERSONAL INFORMATION

First Name		Middle Name		Last Name	
Gender <input type="checkbox"/> Male <input type="checkbox"/> Female		Date of Birth (DD/MM/YYYY)		Nationality	
TIN/SSS/GSIS/Passport No.					
No. of Dependents		No. of Cars Owned <input type="checkbox"/> Owned () <input type="checkbox"/> Mortgaged ()			
Marital Status <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Widow/er <input type="checkbox"/> Separated		Educational Attainment <input type="checkbox"/> High School <input type="checkbox"/> Post Graduate <input type="checkbox"/> College <input type="checkbox"/> Others _____			
School Last Attended			Place of Birth		
Mother's Full Maiden Name					
First Name		Middle Name		Last Name	
Residence Ownership <input type="checkbox"/> Owned <input type="checkbox"/> Co. Quarters <input type="checkbox"/> With Relatives <input type="checkbox"/> Mortgaged <input type="checkbox"/> Rented (Monthly Rent) _____					
Present Residence Address					
					Zip Code
Residence Phone		Mobile Phone			
Previous Residence Address					
					Zip Code
Provincial / Permanent Residence Address					
					Zip Code
Years at Present Address _____		Years at Previous Address _____			

BORROWER'S EMPLOYMENT INFORMATION

Employment <input type="checkbox"/> Private Sector <input type="checkbox"/> Government <input type="checkbox"/> Professional <input type="checkbox"/> Self-Employed <input type="checkbox"/> Others _____		For Self-Employed Only Business Type <input type="checkbox"/> Sole Proprietor Years in Operation _____ <input type="checkbox"/> Partnership No. of Employees _____	
Name of Present Employer/Business		Nature of Business	
Office Address			
			Zip Code
Office Phone		Mobile Phone	
Local No.		Fax No.	
e-Mail Address			
Rank <input type="checkbox"/> Senior Officer (AVP up) <input type="checkbox"/> Junior Officer (Supervisor to Manager) <input type="checkbox"/> Non-Officer		Title/Position	
Gross Annual Income		Other Income	
Name of Previous Employer			
Office Address			
			Zip Code
Years with Present Employer _____		Years with Previous Employer _____	

BILLING REMINDER CARD DELIVERY INSTRUCTION

Please deliver my Personal Loan Billing Reminder Card and other Correspondences to:
 Residence Office

SPOUSE'S INFORMATION

First Name		Middle Name		Last Name	
Date of Birth (DD/MM/YYYY)					
Office Phone			Mobile Phone		

BORROWER'S BANK RELATIONSHIP/FINANCES

OTHER LOANS

Bank/Institution	Loan Type	Date Granted	Maturity Date	Monthly Amortization	Outstanding Balance

OTHER CREDIT CARDS

Card Company	Card Number*	Credit Limit	Outstanding Balance	Member Since

*Please provide only the first six (6) and last four (4) digits of your Credit Card (e.g. 4921-13xx-xxxx-1234).

BORROWER'S PERSONAL REFERENCE / TRADE REFERENCE

Name		Relationship	
Name of Employer / Supplier (If self-employed)			
Address (P.O. Box Address not acceptable)			
Contact No. (include local no. if any)		Mobile Phone	
Related to BDO Officer/s <input type="checkbox"/> Yes <input type="checkbox"/> No			
Name of BDO Officer/s			
Contact Number of BDO Officer/s			
Relationship <input type="checkbox"/> Spouse / In-Laws <input type="checkbox"/> Children / In-Laws <input type="checkbox"/> Parent / In-Laws <input type="checkbox"/> Others			

PERSONAL LOAN DETAILS

Applied Loan Amount		Term (Months) <input type="checkbox"/> 6 <input type="checkbox"/> 12 <input type="checkbox"/> 18 <input type="checkbox"/> 24 <input type="checkbox"/> 36		
Loan Purpose <input type="checkbox"/> Home Improvement <input type="checkbox"/> Medical Expenses <input type="checkbox"/> Appliance/Furniture/Electronics <input type="checkbox"/> Travel <input type="checkbox"/> Debt Consolidation <input type="checkbox"/> Others (Pls. specify) _____ <input type="checkbox"/> Education				
Type of Loan Application <input type="checkbox"/> New Loan <input type="checkbox"/> With Existing BDO Personal Loan				

DISCLOSURE STATEMENT ON PERSONAL LOAN

Interest Rate Table*

Term	Factor Rate	Add-on Interest Rate/Mo	Effective Interest Rate/Annum
6	0.179667192	1.30%	26.27%
12	0.095836960	1.25%	26.63%
18	0.068058532	1.25%	26.76%
24	0.054167533	1.25%	26.58%
36	0.040279967	1.25%	25.98%

*Interest rates may be subject to change by BDO Unibank, Inc. (BDO) in accordance with the prevailing market rates for similar transactions and terms.

Computation for the Monthly Installment

Desired Installment Amount Php	x	Factor Rate (of chosen term)	=	Fixed Monthly Installment Php
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The computation above will serve as your guide. BDO, at its sole discretion, shall determine the final Personal Loan Installment amount and term to be approved.

Fees

Installment Processing Fee	P1,300 (deducted from loan proceeds)
Late Payment Fee	5% of the unpaid installment due or P300, whichever is higher
Returned Check Fee	P500 per returned check
Monthly Billing Statement Request Fee	P100 per request
Billing Reminder Card Replacement	P250 per request
Documentary Stamp Fee	P1 for every P200 approved loan amount or fraction thereof, whichever is higher Applicable for approved loan amounts equal to or greater than P250,000 or for business purpose (regardless of loan amount)

UNDERTAKING

I/We hereby certify that all information and documents given in this application are true, correct, complete, and are made for the purpose of obtaining loan, and the signatures appearing thereon are genuine. I/We understand that non-disclosure and/or falsification of information and documents herein required shall be grounds for disapproval of my/our application and/or legal action against me/us.

"I/We hereby waive confidentiality of client information (including without limitation, the provisions of Republic Act Nos. 9510, 1405, 6426 and any law relating to the secrecy of bank deposits and pursuant to BSP Circular No. 472 Series of 2005 as implemented by BIR Revenue Regulation RR-4 2005), as the disclosure is necessary and relevant in the evaluation of my application, and as it may be required by applicable rules and laws, and to ensure a successful debit under an Auto-Debit Payment Arrangement with my/our BDO Bank Account should I/we decide to avail of the Auto-Debit Payment Facility for my/our loan. I/We authorize BDO to conduct random verification with the BIR, any other appropriate government agencies or third parties including banks and financial institutions to establish authenticity of the information declared and documents submitted (e.g. bank statements, certificate of employment, payslips and income tax return) in relation to my/our application and hereby further waive applicable confidentiality rules and laws.

I/We hereby authorize the transfer, disclosure and communication of any information relating to my/our 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. I/We hereby authorize the regular submission and disclosure to any and all credit information service providers 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 my/our written consent for any such submission and disclosure of information relating to my accounts for the purpose indicated above and under applicable laws, rules and regulations. I/We agree to hold BDO free and harmless from any liabilities that may arise from any transfer, disclosure or storage of information relating to my accounts.

I/We understand that BDO has the right to assign a lower loan amount than what I/we applied for and that in case my/our application is denied, BDO has no obligation to provide any explanation on such rejection. On the other hand, if my/our application is approved, I/We undertake that the proceeds of the loan will not be used in any endeavor which is against the Philippine laws.

I/We agree that this application and the documents I/We provided for may remain in your property whether the credit is granted or not.

I/We understand that processing fees, documentary stamp tax, notarial fees, and other fees pertaining to my/our loan shall not be collected from me/us upfront but shall be deducted from my /our loan proceeds.

All the foregoing shall supplement the Terms and Conditions of the loan documents and other instruments and writing that I/we shall execute in favor of the bank.

Signature of Borrower over Printed Name

Date

Signature of Co-Maker over Printed Name

Date

FOR REFERROR USE ONLY

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FOR BDO EMPLOYEE / BRANCH USE ONLY

Last Name	First Name	Middle Name
Branch/Department	Branch Code	
Title/Rank	Employee No.	
Date Referred	Signature of Referror	
Remarks		

FOR BDO USE ONLY

CIF NO. (If bank client only)	
Received by:	Date:
Controlled by:	Date:
Encoded by:	Date:

PROMISSORY NOTE

Value Date	Maturity Date
Purpose	

For value received the undersigned (hereinafter identified and referred to as the "Maker" and, if any, the "Co-Maker" or "Co-Makers" if more than one) hereby jointly and severally unconditionally promise to pay to the order of BDO UNIBANK, INC., (hereinafter the "Bank") the principal amount and interest, and whenever applicable, the penalties, charges and costs, all as set out as follows:

PRINCIPAL AMOUNT	
INTEREST ON PRINCIPAL AMOUNT	
<input type="checkbox"/> _____ percent (_____ %) p.a. fixed up to maturity	
<input type="checkbox"/> _____ percent (_____ %) p.a., subject to annual repricing based on prevailing rate as determined by the Bank at the time of repricing	

The Maker/Co-Makers expressly acknowledges that the maturity of this Promissory Note has been fixed for the mutual and reciprocal benefit of the Maker/Co-Makers on the one hand, and the Bank on the other. The Maker/Co-Makers, accordingly, agree to the herein stipulated penalty, in so far as allowed by law or regulation, or processing fee for the prepayment of the entire or any part of the principal amount of this Promissory Note.

Unless otherwise herein expressly provided, the interest rate on the principal amount of this Promissory Note as indicated above shall, until final maturity, be periodically reviewed and adjusted. The Bank shall notify the Maker or any one of the Co-Makers of the adjusted interest rate to govern each succeeding interest period. Notice to the Maker or any one of the Co-Makers shall be deemed notice to all parties primarily liable on this Promissory Note. The Maker and/or any of the Co-Makers shall have the right within five (5) banking days from receipt of such notice to express in writing acceptance of the adjusted rate. After the lapse of five (5) banking days from and after receipt of notice of adjusted interest rate upon the Maker and/or any of the Co-Makers, there being no written conformity to the adjusted rate served upon the Bank, the Bank shall be entitled to regard rejection of the adjusted rate as conclusive, whereupon the remaining term or period of this Promissory Note shall be deemed waived and the principal amount thereof and accrued interest unpaid and penalties, if any, shall become immediately due and payable, without prepayment penalty. All such amount as are due shall earn interest until fully paid at the rate of interest effective as of the last interest period.

Payment of any sum due pursuant to the terms of this Promissory Note shall be made, as the case may be, to the Bank at its principal office or to the specific Branch Office of the Bank to which this Promissory Note has been delivered by the Maker. If no payment is received on or before payment due date, the Maker/Co-Maker agrees to pay late payment charges for any unpaid amount due at a rate of 5% per month or P300.00, whichever is higher.

Upon the occurrence as to Maker or any Co-Maker of this Promissory Note of any of the following events of default, the outstanding principal, accrued interest and any other sum payable hereunder or under any related agreement shall become immediately due and payable without presentment, demand, protest or notice of any kind (other than notice of the event and fact of default) all of which are hereby expressly waived by the Maker and all of the Co-Makers, if any:

1. Failure to pay any amount which the Maker or any Co-Maker is obligated to pay under this Promissory Note or any related agreement on the date when such amount is due and payable;
2. Any representation or warranty made by the Maker or any Co-Maker shall be shown to have been untrue, incorrect or misleading as of its date or becomes untrue, incorrect or misleading or any certificate or opinion furnished pursuant to this Promissory Note or any related agreement proves to have been false or misleading as of its date, in any material respect;
3. Failure by the Maker or any Co-Maker to perform or the violation of any provision of this Promissory Note or any related agreement;
4. Any governmental consent, registration or approval granted or required in connection with this Promissory Note or when any related agreement is revoked or restricted in any material respect;
5. It becomes unlawful for the Maker or any Co-Maker to perform any obligation under the Promissory Note or any related agreement;
6. The Maker or any Co-Maker fails to pay money due under any other agreement, standby letter of credit or document evidencing, securing, guaranteeing or otherwise relating to indebtedness of the Maker or any Co-Maker to any other creditor; or there occurs any event of default or any event which, but for the passage of time or the giving of notice, or both, would constitute a default under any such agreement, standby letter of credit or document (and which has not been remedied within any applicable grace period);
7. The Maker or any Co-Maker becomes insolvent or unable to pay its debts when due, or the Maker or any Co-Maker commits or permits any act of bankruptcy, which term shall include (i) filing a petition in any bankruptcy, reorganization, winding-up, or liquidation proceeding or other proceedings analogous in purpose or effect, (ii) application for or consent to the appointment of a receiver or trustee for the bankruptcy, reorganization or liquidation of the Maker or any Co-Maker, (iii) making an assignment for the benefit of creditors, (iv) the filing of an answer to a petition seeking the reorganization of the Maker or any Co-Maker or an arrangement of its creditors, (v) the admission in writing by the Maker or Co-Maker of its inability to pay its debts; (vi) the passing of a resolution by the Maker or any Co-Maker or the entry of any court or judgment confirming the bankruptcy or insolvency of the Maker or any Co-Maker or approving any reorganization, winding-up or liquidation of the Maker or any Co-Maker or a substantial portion of their respective assets;
8. There occurs any circumstance, including without limitation (i) any action by any authority to dissolve or dis-establish the Maker or any Co-Maker or (ii) any change in the management or control of the Maker or any Co-Maker which in the opinion of the Bank may result in the Maker or any Co-Maker being unable to perform its obligations under the Promissory Note or any related agreement;
9. Any attachment, garnishment or judgment for money or damage or for a fine or penalty not covered by insurance in an amount regarded material by the Bank is entered against the Maker or any Co-Maker which is not paid and discharged or stayed within thirty (30) days, and which will, in the judgment of the Bank, materially

and/or adversely affect the financial condition or operation of the Maker or Co-Maker concerned; and

10. The occurrence of any event or the existence of any set of conditions which in the Bank's sole opinion would probably result in impairing the financial ability of the Maker or any Co-Maker to pay for the amounts due on this Promissory Note.

Stipulated interest not paid after this Promissory Note matures by its terms or by acceleration shall be added to and becomes part of the principal and shall bear the same rate of interest as the principal.

In the event this Promissory Note is referred to counsel for enforcement, the Maker/Co-Maker jointly and severally undertake to pay an amount equivalent to Twenty Five percent (25%) of all sums due thereunder for and as attorney's fees plus an additional sum of Two percent (2%) per annum on all such sums due (exclusive of attorney's fees) for and as liquidated damages, in addition to the recovery of other expenses and costs of suit authorized by the Rules of Court.

The Maker/Co-Makers hereby empower and authorize the Bank as their attorney-in-fact to set off or apply, at the latter's option, in payment of sums due under this Promissory Note, any money, stocks, bonds, or other property of any kind whatsoever on deposit or otherwise lodged to the credit or account of the Maker/Co-Makers on the books of the Bank. The Maker/Co-Makers hereby further empower the Bank in their behalf but without necessity of prior notice to negotiate, sell and transfer any of such aforesaid properties of which the Bank may be in possession by public or private sale and to apply the net proceeds of such sale or disposition to the payment of the obligations evidenced by this Promissory Note.

The Maker/Co-Makers and guarantors jointly and severally waive presentment, demand, protest and notice of any kind and hereby consent to any and all extensions of time, renewals, waivers or modifications that may be granted by the Bank with respect to the payment or other provisions of this Promissory Note. No delay or omission on the part of the Bank in exercising any of its rights hereunder shall operate as a waiver of such right or any other rights under this Promissory Note.

The Maker/Co-Makers hereby acknowledge that they have read the printed provisions of this Promissory Note and the typewritten entries made in the appropriate spaces provided herein and confirm that they understand and are in agreement with said printed provisions and such entries.

NAME/S AND SIGNATURE/S OF MAKER	NAME/S AND SIGNATURE/S OF CO-MAKER
<hr style="border: 0; border-top: 1px solid black;"/>	<hr style="border: 0; border-top: 1px solid black;"/>
Signed in the presence of:	
<hr style="border: 0; border-top: 1px solid black;"/>	<hr style="border: 0; border-top: 1px solid black;"/>

DISCLOSURE STATEMENT

On loan/credit transaction as required under R.A. 3765, Truth in Lending Act

NAME OF BORROWER/MAKER/CO MAKER

ADDRESS

1. LOAN AMOUNT P _____

2. OTHER BANK CHARGES/DEDUCTIONS COLLECTED P _____

a. Documentary / Science Stamps P _____

b. Mandatory Credit Insurance P _____

c. Others _____

3. NET PROCEEDS OF LOAN (Item 1 less Item 2) P _____

4. SCHEDULE OF PAYMENTS P _____

a. Single payment due on _____ P _____

b. Installment Payments
(Please see amortization schedule attached/at the back)

5. EFFECTIVE INTEREST RATE (Interest and Other Charges) _____%

The effective interest rate is higher than the contractual interest rate of _____% because of item 2 deductions above (Effective Interest Rate changes upon each repricing)

6. CONDITIONAL CHARGES THAT MAY BE IMPOSED (if applicable).
Please specify manner of imposition.

Nature	Amount
Attorney's Fee	25% of the entire claim
Liquidated Damage	2% per annum
Late Payment Penalty	5% per month
Others _____	_____
_____	_____

CERTIFIED CORRECT:

Signature of Creditor/Authorized Representative
Over Printed Name

Position

I ACKNOWLEDGE RECEIPT OF A COPY OF THIS STATEMENT PRIOR TO THE CONSUMMATION OF THE CREDIT TRANSACTION.

Signature of Borrower over Printed Name

Date

Signature of Co-Maker over Printed Name

Date

BDO
17F BDO Corporate Center Ortigas
12 ADB Avenue, Ortigas Center, Mandaluyong City
BDO Customer Contact Center: 631-8000
Toll-free: 1-800-10-6318000 (PLDT)
1-800-3-6318000 (Digitel)
bdo.com.ph

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