BPI Salary Loan

TO BE FILLED OUT BY BANK PERSONNEL		
Source Code: 8126	Company Name:	Company Code:
Branch/Channel Name & Code:	Referrer's Employee Number:	Custom RM Number:

PLEASE ATTACH THE FOLLOWING: COPY OF YOUR 1 VALID ID & 3 MONTHS PAYSLIP OR CERTIFICATE OF EMPLOYMENT (COE)

A. ABOUT ME

First Name, Middle Name, Last Name:	☐Mr. ☐Ms. ☐Mrs.	Sex:	Age:
Mother's Maiden Name:	Birthdate: (MM/DD/YYYY) / /	Place of Birth	
T.I.N	SSS/GSIS No.	Civil Status ☐ Single ☐ Married ☐ Separated ☐ Widow(er)	Academic Background ☐High School ☐College ☐ Some College ☐ Post Graduate
Home Address:	ZIP Code:		
Permanent Address (if different from Home Address):	ZIP Code:	No. of Dependents	Citizenship ☐ Filipino ☐ Non-Filipino (please specify)
Home Number	Mobile Number	Home Ownership ☐ Owned ☐ Living w/Relatives ☐ Used Free ☐ Rented P /Month ☐ Mortgaged P /Month Years of stay:	Car Ownership ☐ Owned No. of cars owned: ☐ Mortgaged P /Month
E-mail Address	Fax Number		

B. ABOUT MY WORK

Employment Type ☐ Employed ☐ Others	Name of Business/Company Address of Company:		
Position			
Source of Funds (Salary, Business, Pension, Remittance)	Nature of Business		
Gross Monthly Income:	Years in current company	Years in previous com	Total Years at Work

C. ABOUT MY SPOUSE

First Name, Middle Name, Last Name	
Birthdate (MM/DD/YYYY) / /	Citizenship
Office/Business Number	Mobile Number

D. MY OTHER LOANS

Creditor	Loan Type	Current Balance (Php)	Monthly Payments

E. MY CREDIT CARDS

Credit Card Company	Card Number	Credit Limit	Member Since

MY CREDIT CARDS

Credit Card Company	Card Number	Credit Limit	Member Since

Are you a Director, Officer, or Stockholder (DOS) of BPI, or any BPI subsidiary and/or affiliate? ☐Yes ☐No If YES, specify your company and position/affiliation:	Are you related to a DOS of BPI, or any BPI subsidiary and/or affiliate or the Ayala Group of Companies (e.g., Ayala Corp., Ayala Land, Inc., etc.)? ☐Yes ☐No If YES, specify the name/s, company & relationship:	Note: This applies to Spouse, Relative by consanguinity or affiliation (e.g. parents, child, brother, in-law, grandparent, niece, uncle, first cousin, etc.) or Others (e.g. general partner, co-owner of collateral, etc.). Please disclose all relationships.

F. MY APPLICATION DETAILS

Purpose of Loan ☐ Home Improvement ☐ Travel ☐ Special Occasion ☐ Education ☐ Car Repair ☐ Medical ☐ Others/ Personal Use		Credit my loan proceeds to my BPI ☐SA ☐CA Account name	
Amount of Loan (Php)	Desired Term (Months)	Account number	Branch

LOAN SIGNING OPTIONS, once account is approved:

☐ Docu Sign (electronic signing of documents, via your registered email address)

☐VISIT BRANCH (Pls specify, Branch Name, Branch code)

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TERMS AND CONDITIONS

I confirm and declare that:

1. All the statements, information and supporting documents provided by me are true, correct, accurate and updated;
2. Where the information or data provided was collected by me from all sources, I represent and warrant that, prior to submitting to the Bank any information (including personal data) of individuals, I have obtained all necessary authorizations and consents as may be required in compliance with applicable confidentiality and data privacy laws or agreement to enable the Bank to process such information.

I likewise authorize the Bank, at its discretion, to conduct verification or validation of information supplied by me in this form or through documents from any and all sources and in any reasonable manner, including but not limited to:

i. copies of my certificate of employment or certificate of affiliation with my Company & the Bureau of Internal Revenue (BIR) to establish the authenticity of my income tax return ("ITR") and the accompanying financial statements which I have submitted or will submit to the Bank; and

ii. courts, government, administrative agencies or arbitral tribunals on the status of any case or proceeding to which I am a party.

3. Any material misrepresentations or falsity or omission herein will be construed as an act to defraud the Bank and may be a ground for the denial of my application or, if already granted, the cancellation or termination thereof, without prejudice to such civil and/or criminal liability that the Bank may pursue against me.
4. It is the sole prerogative of the Bank to grant or deny my application and should the same be denied, the Bank has no obligation to provide me the reason for such decision, except as otherwise provided by law.
5. I am not resigning or terminating my contract with my Company within 30 days from application date;
6. All information and documents obtained by the Bank in connection with my application shall remain the property of the Bank.
7. The Bank may impose such terms, conditions and requirements as it may deem necessary or proper relative to my availment of any of the Bank's products, services, facilities and channels.
8. I shall notify the Bank of any material change affecting my information and documents provided by me.
9. I may receive updates, notices and announcements on my application and/or, where applicable, the approval of my loan with the Bank or in connection with any of the Bank's products, services, facilities and channels via SMS/text, email, fax transmission, other means of communication or such other electronic application using an electronic or digital signature platform deemed appropriate by and acceptable to the Bank.
10. I agree to receive updates, notices, and announcements on my application and I likewise agree that the Bank, its subsidiaries and affiliates (collectively, the "BPI Group of Companies"), their marketing partners and third parties, whether within or outside the Philippines (the "Program Partners"), as well as their respective authorized representatives, agents, and service providers, under an obligation of confidentiality, may pursue marketing initiatives and communicate such customer offerings and promotional opportunities to me through e-mail, SMS, mail, telephone calls, social media, e-commerce and telemarketing platforms or any other means of communication or channels with the Bank, such member of the BPI Group of Companies, or the Program Partners may deem appropriate for the purpose.
11. I agree and authorize BPI, whether directly or through its authorized representatives and service providers including credit scoring institutions, to collect and share my information to any of the telecommunications companies namely; Globe or Smart, as identified in this form as part of BPI's telco scoring and/or data analytics requirements. For these purposes, I further authorize BPI to inquire, validate share and disclose my information such as, but not limited to, my mobile number, email address, and mailing address to the telecommunication company identified in this form and, for said telecommunication company, to likewise confirm, validate, share and disclose to BPI, its employees, authorized representatives and service providers including credit scoring institutions, any or all of my information including my telco score to enable BPI to process and/or approve my application. I likewise agree and authorize BPI, whether directly or through its program partners to collect, obtain, validate and process my personal data such as, but not limited to, my name, birthdate, mobile number, mobile phone usage data, email address, mailing address, financial profile and such other information as may be required to enable BPI to evaluate and/or approve my application.
12. Pursuant to the requirements of Republic Act (R.A.) No. 9510, I authorize and consent to the Bank's submission and disclosure of my basic credit data including updates and corrections thereto to the Credit Information Corporation (CIC), the Bankers Association of the Philippines (BAP) credit bureau and such other credit bureaus and credit information companies for purposes of credit evaluation and assessment.
13. Where applicable, the Bank may, at its sole option and absolute discretion, enroll my approved application with any credit protection provider, or guarantee program of any institution, whether public or private.
14. I have read and understood BPI's Terms and Conditions governing Products, Services, Facilities and Channels found at www.bpi.com.ph and expressly agree, where applicable, to the terms and conditions

thereof.
15. The foregoing shall apply to all products, services, facilities and channels of the Bank that I may avail of.
16. I acknowledge and agree that updated information relating to me (including personal data), my transactions, business and credit relationships, my deposit account(s) or deposit account information or records provided by me or made available to or in the possession of Bank or any member of the BPI Group of Companies, their successors and assigns (collectively, the "information"), may be collected, obtained, used, stored, consolidated, processed, profiled, benchmarked, disclosed, and shared by the Bank or by and between the Bank and any member of the BPI Group of Companies or by and between or among the Bank and any member of the BPI Group of Companies, for any or all of the following purposes as well as for the purposes described in the Data Privacy Statement published at www.bpi.com.ph and deemed incorporated by reference in this form.
(a) To approve, manage, facilitate, administer and implement transactions, services and facilities in connection with my loan application and/or, upon approval thereof, my loan;
(b) To comply with (i) the Bank's operational, audit, administrative, credit and risk management processes, policies and procedures, (ii) these Personal Loan Application Terms and Conditions, (iii) BSP's rules and regulations, and (iv) legal and regulatory requirements of government regulators, judicial or supervisory bodies, tax authorities, or courts of competent jurisdiction, as the same may be amended or supplemented from time to time;
(c) To comply with applicable laws of the Philippines and those of other jurisdictions including the United States Foreign Account Tax Compliance Act (FATCA), the laws on the prevention of money laundering and terrorism activities, and the implementation of know your customer and sanction screening checks;
(d) To develop and enhance the product, business and customer offerings of the Bank and/or any member of the BPI Group of Companies, which may include the conduct of product, system, statistical or business analysis, surveys, schemes, planning and research;
(e) To pursue marketing, sales, promotional, advertising, and business initiatives (the "Marketing Initiatives"), which may include the development, formulation, dissemination, distribution and rollout of Marketing Initiatives information, materials, documents or brochures, relating to the products, services, events, promotions, programs, and offers, of the Bank or any of the BPI Group of Companies or by third parties with which the Bank or any of the BPI Group of Companies, under a duty of confidentiality, has contracted with (the "Program Partners"), whether such Marketing Initiative is undertaken individually by the Bank or by any of the BPI Group of Companies or pursued together with any other member(s) of the BPI Group of Companies or with Program Partners under a joint venture initiative, servicing agreement, cross-selling arrangement, loyalty or promo program or any project undertaking on a collective or tie-up basis;
For purposes of these Terms and Conditions, "BPI Group of Companies" means, collectively, the Bank and its Affiliates and their respective subsidiaries and affiliates, such as, but not limited to, BPI Family Savings Bank, Inc., BPI Direct Banko, Inc., BPI Capital Corporation, BPI Asset Management and Trust Corporation, BPI/MS Insurance Corporation, BPI Century Tokyo Lease & Finance Corporation, BPI Century Tokyo Rental Corporation, and BPI Securities Corporation. Affiliate means any corporation, partnership or other form of association which is directly or indirectly controlled by the Bank.
(f) To carry out, fulfill and complete the transactions authorized by me in connection with these Terms and Conditions.
Pursuant to any or all of the above purpose(s), the Bank may share and disclose my information, whether within or outside the Philippines, under a duty of confidentiality:
(i) to any other member of the BPI Group of Companies;
(ii) to its directors, officers, employees, professional advisers, legal counsels, auditors, agents, representatives, service providers, and third parties providing services to the Bank on a "need to know" basis;
(iii) to merchants and promotional, network, loyalty program and joint venture partners, and their respective service providers, in order to carry out, fulfill and/or complete the transactions authorized by me;
(iv) to credit information companies, credit bureaus, the Credit Information Corporation (CIC) (pursuant to RA No. 9510 and its implementing rules and regulations), financial institutions, banking, and credit industry associations, credit protection provider or guarantee institutions, brokers, insurers, and underwriters, in relation to my loan application and my availment of the products, services and facilities of the Bank (collectively, the "Credit Entities");
(v) to any judicial, governmental, regulatory or supervisory body of the Philippines or those of other jurisdictions, including exchange of information among tax authorities in compliance with FATCA, as the same may be amended or supplemented from time to time;
(vi) to any potential transferee or assignee of the Bank's rights and/or obligations under the relevant contracts or agreements, or in connection with any sale, acquisition, merger or consolidation of any of the BPI Group of Companies;
(vii) to representatives, agents or service providers engaged by the Bank or by any of the BPI Group of Companies to perform (whether within or outside the Philippines) data processing, collection, consolidation, storage and such other services in connection with my loan application and/or, upon approval thereof, my availment of the loan (the "Outsourced Service Providers");
(viii) to representatives, agents or service providers engaged by the Bank or by any of the BPI Group of Companies or by Program Partners, in connection with the Marketing Initiatives; and,
(ix) to such other persons or entities that the Bank or any of the BPI Group of Companies or the Credit Entities, if applicable, or the Outsourced Service Providers may engage or contract with to facilitate or carry out any or all of the foregoing Purposes.
The foregoing constitutes my express consent under the applicable bank secrecy, confidentiality and data privacy laws of the Philippines and other jurisdictions and I agree to hold the Bank, each member of the BPI Group of Companies, successors and assigns, and their respective directors, officers, employees, authorized representatives, agents, and service providers free and harmless from any and all liabilities, claims, damages, suits, costs, and expenses resulting from or in connection with the implementation of the above purposes and authorities conferred under these Personal Loan Application Terms and Conditions.
17. By signing this form or by availing or continuing to avail of the products, services, facilities, and channels of the Bank, any member of the BPI Group of Companies, or the Program Partners, I agree that all personal information of individuals related to me, my transactions, business and credit relationships, accounts or account information or records which are with the Bank, made available to the Bank, or are in the Bank's possession from time to time, may be collected, obtained, used, stored, consolidated, processed, profiled, benchmarked, shared to, and disclosed, by and among the Bank and any member of the BPI Group of Companies, their successors and assigns, and their respective authorized representatives, agents, and service providers, for any or all the purposes described in the Data Privacy Statement published at www.bpi.com.ph and deemed incorporated by reference in this form.
18. E-Signature Requirements and Authorization
(1) Should my loan application be approved by the Bank, I hereby irrevocably authorize the Bank to accept, rely upon and act on email instructions to which forms, letters of authority, instruments, certifications and/or such other electronically signed documents bearing an electronic signature and transmitted to the Bank in portable document format ("PDF") form or such other electronic application using an electronic or digital signature platform deemed appropriate by and acceptable to the Bank using my email address registered with it with intent to legally bind me as fully as if said I had physically signed a paper copy of said instructions and/or forms, letters of authority, instruments, certifications or documents. These instructions are limited to the following loan documents, any or all of which when executed in the manner and in accordance with these Terms and Conditions shall form part of my loan documents with the Bank :
(a) Personal Loan Application Form
(b) Promissory Note with Disclosure Statement and Amortization Schedule
(c) Authority to Debit (as applicable)
(d) Amendment to the Promissory Note (as applicable)
(2) Upon request of the Bank, I agree to submit original transaction and/or supporting documents in cases where the Bank, the Bangko Sentral ng Pilipinas ("BSP"), or other relevant regulatory agencies require its submission for post-verification or other purposes. The Bank reserves the right to require my instructions to be contained or sent in a particular form or with supporting documents.
(3) I agree that phone conversations between me and the Bank may be recorded and any such recording or transcript thereof shall be conclusive evidence of the contents and shall be admissible in evidence in any proceedings related to the transactions covered thereby.
(4) The Bank shall not be responsible or liable for any delay, non-performance or failure to perform any or all of my instructions for reasons due to, directly or indirectly, arising out of or caused, by circumstances beyond its control including, without limitation, acts of God, natural disasters, epidemics, pandemics, system failure or system downtime, network or telecommunication failure, regulatory, government actions or self-regulatory actions of the Bank which may include the institution of its business continuity processes. The Bank shall likewise not be responsible for any special, indirect, incidental, exemplary or consequential damages, including but not limited to, lost profits or lost opportunities.
(5) I acknowledge and I am fully aware of the risks related to the implementation of the instructions and have taken into account the inherent consequences of giving instructions through electronic mail transmission. I also understand the risks of forgery, falsification, electronic hacking or those arising from fraud, in the absence of mitigants employed in my own work environment.
(6) In consideration of the Bank's acceptance of my instructions and this authorization, I agree to hold the Bank, its subsidiaries and affiliates, their respective directors, officers, employees, representatives, agents and outsourced service providers engaged by the Bank, under a duty of confidentiality, free and harmless and indemnified from and against any liability, costs, damages, claims, losses or dispute which may arise in connection with the implementation of such instructions and this authorization unless such loss or damage is solely attributable to and directly caused by the Bank's gross negligence or willful misconduct.
(7) Where applicable, my authorization for a loan transaction upon approval thereof by the Bank may be signed in any number of counterparts, each of which is an original, but all of which together constitute one and the same agreement.
(8) E-Signature. By signing this personal loan application form or, where applicable, the Promissory Note with Disclosure Statement, or such other documents related to this personal loan application electronically and transmitted to the Bank using my registered email address, in portable document format ("PDF") form via the DocuSign platform or such other electronic application using an electronic or digital signature platform deemed appropriate by and acceptable to the Bank, I agree that my electronic signature/s shall constitute an original for all purposes and shall have the same legally binding force and effect as my handwritten signature/s. In any proceeding arising from or in connection with this personal loan application and/or, upon approval thereof, in relation to my loan, I hereby waive the right to raise any defense or question the due execution hereof and thereof based on such electronic signature/s or the maintenance by the Bank of the executed form/s or note/s electronically, all of which are conclusive and legally enforceable on me. This form signed electronically shall hereafter form part of the loan documents which I have executed or will execute in favor of the Bank.
19. I further agree that, if my application is approved
(1) the final terms and conditions of the loan to be granted by BPI shall be agreed upon after the credit investigation;
(2) the documentary stamp taxes, processing fees and such other fees as may be charged by BPI in connection with the loan shall be for my account;
(3) BPI is authorized to collect the monthly amortization necessary for the payment of my loan and other obligations to BPI through any of the following: (a) debit from my deposit account with BPI, or (b) through salary deduction to be remitted by my Company to BPI;
(4) in the event I fail to make any payment when due, whether at stated maturity, by acceleration or otherwise, I irrevocably authorize BPI to apply any amount on deposit or account with BPI or any of its branches, subsidiaries or affiliates, to reduce my past due amounts;
(5) if for any reason the amount in my deposit account with BPI is insufficient or cannot be used to pay my loan and other obligations to BPI, my Company is authorized to deduct from whatever money due to me including, but not limited to, my final pay, which are in its possession, such sum as is sufficient to cover my obligations to BPI, and to apply said sum in payment (whether wholly or partially) of my loan and other obligations to BPI, including Interests, miscellaneous fees, and other charges allowed by law;
(6) in case of my separation from my Company for any reason whatsoever, the entire loan or any unpaid balance thereof shall immediately become due and payable without need of presentment, demand, protest or further notice of any kind, all of which I hereby waive.

______________________________ Signature of Applicant

______________________________ Date signed

MANAGEMENT ENDORSEMENT

The Company, duly represented by the undersigned, attests to the information stated by the applicant as it appears in the Company's records and is to the best of the Company's knowledge, true and correct. It is also certified that the applicant is neither on Maternity Leave, nor on prolonged leave, nor on AWOL, nor with pending administrative charges at the time that this application is endorsed.

Basic Monthly Salary:
Other Income:

Deductions:

Description Php

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Net Monthly Pay:
Recommended Loan Amount (Php):

Certified By:	Certified By:
Signature	Signature
Name/Position:	Name/Position:
Date: / /	Date: / /
Endorsed by:	Endorsed by:
Signature	Signature
Name/Position:	Name/Position:
Date: / /	Date: / /

Bank of the Philippine Islands is regulated by Bangko Sentral ng Pilipinas, https://www.bsp.gov.ph
For inquiries and comments, please send us a message through www.bpi.com.ph/contactus or call our 24-hour BPI Contact Center at (+632) 889-1000
V02142023 The information contained in this application form is accurate as of publishing date (02/2023) and is subject to change after such date