

SME LOAN APPLICATION FORM

Kind of SME Loan:					
I. CLIENT INFORMATION					
Name of Borrower/Company:					
Year started the Business:			Control Code Number:		
Age of Business Owner:			Date:		
Tax Identification Number:			Borrower/Depositor Since:		
Kind of Industry:			Office Number:		
Years of Mgmt. Experience in current line of Business:			Cell Phone Number:		
Office Address:			Plant/Store/Warehouse Address:		
II. OWNERSHIP MANAGEMENT					
Type of Business:					
Name of Shareholder		% of Ownership		Position	
Succession Plan and Other Management Info:					
III. PRODUCT LINES AND SALES ORGANIZATION					
Product/Service(s)	Sales Contribution	Quantity Produced/Sold	Ave. Selling Price/Unit		
Main Competitors:					
Principal Markets:					
Top Customers	% to Total Sales	Tel. No.	Top Suppliers	% to Total Supplies	Tel. No.
Method of distribution: <i>(wholesale/retail, salesmen, outlet, dealers)</i>					
IV. CREDIT RELATIONSHIPS					
Creditor(Financial Institution)	Amount Outstanding ('000)	Credit Limit	Facility Type		
V. FINANCIAL HIGHLIGHTS					
	Amount ('000 PHP)		Amount ('000 PHP)		
Date of Latest AFS:		Total Bank Debt:			
Revenues:		Total Equity:			
Net Income:		Total Assets:			
VI. TRANSACTION DETAILS FROM OTHER BANKS					
Credit Facilities Applied For	Amount ('000 PHP)	Approved Credit Facilities	Amount ('000 PHP)		
VII. DECLARATION					
<p>I/We warrant that all information provided in this application form are true and correct. I/We agree that any material misrepresentation of falsity can be used by Philippine Bank of Communications (PBCOM) to pursue civil and/or criminal liabilities against me/us.</p> <p>I/We understand that PBCOM may, at its sole discretion, deny this application and further agree that PBCOM has no obligation to notify and furnish me/us the reason for such denial. Furthermore, I/we agree that all information obtained by PBCOM shall remain its property whether or not the application is granted.</p> <p>I/We authorize PBCOM to obtain and disclose information about me/us from and to any branch of affiliate of PBCOM, any reference source, any credit reporting agency or any third party, for purpose of, among others, evaluating this application form, for credit reporting, verification, and other risk management or regulatory requirements. I/We confirm and acknowledge that I/we shall hold PBCOM free and harmless from any liability that may arise from obtaining or disclosing such information.</p> <p>I/We authorize PBCOM to conduct verification with the Bureau of Internal Revenue (BIR) in order to establish the authenticity of my latest ITR and other accompanying financial statements submitted by me/us to PBCOM. I/We understand that if approved, the documentary stamp taxes, processing fees and such other fees as may be changed by PBCOM in connection with the loan shall be for my/our account.</p> <p>I/We hereby confirm that I/we have read, understood and agreed to all the stipulations herein stated.</p>					
Borrower's Signature			Co-Borrower's/Spouse Signature		
<hr style="width: 100%;"/> <i>Signature over printed name</i>			<hr style="width: 100%;"/> <i>Signature over printed name</i>		

SME LOAN APPLICATION CHECKLIST

I. Pre-Approval Checklist

- 2 valid IDs, for borrowers and signatories
- Audited Financial Statements for the last 3 years (auditors accredited by SEC) with BIR stamped
- BIR stamped ITR for the last 3 years
- In-house FS for the past 3 years
- Bank Statements/passbook for at least 6 consecutive months of all major depository banks

For Business

- DTI Certificate of Registration
- SEC Registration & Art. Of Inc/Partnership and Amendments
- By-Laws of Corporation/Partnership
- Company Profile with ownership structure/no. of employees, product lines/services offered
- GIS (General Information Sheet), management credentials/brief background of top 3 Stockholders and Key Officers
- List of Suppliers and Customers with contact numbers

If Loan is REM Secured (for appraisal)

- Xerox copy of TCT/CCT
- Xerox copy of Tax Declaration on Land & Improvement
- Location Map
- OR of appraisal fee

Applicable Documents

- Lease contracts, list of properties for rent with monthly rental income
- Contacts of Agreements, list of ongoing and completed contracts for previous and current year, with date started, date completed, percentage of completion
- Aging of Receivables
- Statement of Account from creditor and latest Official Receipts of payments for 3 months (loan take out)
- Building plans, bills of materials and cost estimates/specifications (for construction or renovation)
- Original copy of Certificate of Employment & latest Certificate of Compensation/ BIR form 2316 or ITR 1701, Statement of Assets and Liabilities (if employed)
- Additional requirement for Franchising if applicable:
 - Franchise Agreement
 - Business Plan
 - ITR 2316 if employee
 - COE

II. Additional Requirements upon Approval

- Original TCT/CCT/Time Deposit
- Original Tax Declaration on Land & Improvement
- Original Tax Receipts current Year
- Original Tax Clearance
- OR of bank charges and fees
- Master Deed of Restrictions (for condo)
- Secretary's Certificate/Board Resolution
- TIN
- Special power of Attorney
- Reconstitution Bond (for titles w/ SEC 7 RA 26 annotation of less than 2 years)
- Petition/Undertaking to cancel Section RA 26 (for titles w/ SEC 7 RA 26 annotation of less than 2 years or more)
- Court order and Certificate of Finality to cancel SEC 7 (for titles with SEC 7 RA 26 annotation of 2 years or more and petition to cancel has been granted by the court)
- Heir's Bond (for titles with SEC 4 Rule 74 annotation of less than 2 years)
- Affidavit to cancel SEC 4 Rule 74 (for titles with SEC 4 Rule 74 annotation of 2 years or more)
- If acquisition, seller's or mortgagee's Statement of Account
- Promissory Note
- Memorandum of Agreement

III. Yearly Requirements when renewed

- BIR stamped ITR for the current year
- Audited Financial Statements for the current year
- Interim Financial Statements if applicable
- Original Tax Receipts for the current year

SIGNATURE/S:

 Borrower's Name
 (Authorized Signatory)

 Co-Borrower's Name
 (Authorized Signatory)

Signature verified by: -----
 Account Officer
 (Signature over printed name)

DATE: -----