

LOAN APPLICATION FOR INDIVIDUAL AND SOLE PROPRIETORSHIP

Kindly fill out all entries required field in the form to ensure fast processing of loan application. All information will be treated strictly confidential.
 Please print legibly.

CHANNEL SOURCE : ☐ Agency ☐ Loan Consultant ☐ Walk-in ☐ Happy Call ☐ Refer by Employee ☐ Refer by Client ☐ SNS

AGENCY : _____

SALES AGENT NAME : _____

SALES OFFICER : _____

For Auto Loan/Finance

Year/ Model : _____

Brand : _____

Price & D/P : _____

TYPE OF LOAN : ☐ New ☐ Renewal

LOAN PRODUCTS : ☐ Personal ☐ Personal Happy ☐ Salary ☐ Salary Freedom ☐ Business ☐ Premiere Business ☐ Auto/Auto Finance ☐ OFW

DESIRED LOAN AMOUNT : _____

DESIRED PAYMENT TERM (MONTHS) : ☐ 6 ☐ 12 ☐ 18 ☐ 24 ☐ 36 ☐ 48 ☐ 60

LOAN PURPOSE : _____

PERSONAL INFORMATION

*LAST NAME	*FIRST NAME	*MIDDLE NAME
*DATE OF BIRTH (DD/MONTH/YEAR)	PLACE OF BIRTH	MOTHER'S FULL MAIDEN NAME
CIVIL STATUS	GENDER	NO. OF DEPENDENTS
NATIONALITY	HOME PHONE NUMBER	*MOBILE PHONE NUMBER
*EMAIL ADDRESS	SSS NUMBER	*TAX IDENTIFICATION NUMBER

*PRESENT HOME ADDRESS (NUMBER, STREET, SUBD/DISTRICT/TOWN, CITY/PROVINCE)

*LENGTH OF STAY : ____ Years ____ Months ☐ Owned ☐ Living with Relatives ☐ Renting for PHP _____
☐ Mortgaged with _____ ☐ Monthly Amortization : PHP _____

*PERMANENT HOME ADDRESS (NUMBER, STREET, SUBD/DISTRICT/TOWN, CITY/PROVINCE) (if applicable)

*LENGTH OF STAY : ____ Years ____ Months ☐ Owned ☐ Living with Relatives ☐ Renting for PHP _____
☐ Mortgaged with _____ ☐ Monthly Amortization : PHP _____

CAR OWNERSHIP : ☐ Owned ☐ Company Provided ☐ Personal PHP _____ / Month ☐ No. of Cars Owned ☐ None

Brand _____ Model _____ Year _____

EMPLOYMENT INFORMATION

*EMPLOYER / BUSINESS NAME		*EMPLOYER / BUSINESS ADDRESS
*EMPLOYMENT STATUS : <input type="checkbox"/> Regular <input type="checkbox"/> Contractual <input type="checkbox"/> Project Based		NATURE OF BUSINESS
*HIRING DATE	POSITION	*LENGTH OF SERVICE
*OFFICE PHONE NUMBER :	IMMEDIATE SUPERVISOR	BEST TIME / DAY TO CALL
PREVIOUS EMPLOYER	POSITION	LENGTH OF SERVICE

CO-BORROWER AND/OR SPOUSE INFORMATION

LAST NAME	FIRST NAME	MIDDLE NAME
DATE OF BIRTH (DD/MONTH/YEAR)	MOBILE PHONE NUMBER	EMAIL ADDRESS
EMPLOYER / BUSINESS NAME	EMPLOYER / BUSINESS ADDRESS	OFFICE PHONE NUMBER

INCOME & EXPENSES

Applicant Monthly Income PHP : _____ Other Income : _____	Co-Borrower / Spouse Monthly Income PHP : _____ Other Income : _____	Less Monthly Expenses PHP : _____ Other Income : _____
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*Mandatory Field

CREDIT & BANK REFERENCES

TYPE	BANK INSTITUTION / BRANCH	CONTACT NUMBER	RELATIONSHIP	CONTRACT NUMBER
SAVINGS / TIME DEPOSIT				
CHECKING				
LOANS / CREDIT LINES				
CREDIT CARDS				

PERSONAL REFERENCES

NAME	ADDRESS	RELATIONSHIP	CONTACT NUMBER
1.			
2.			
3.			

DECLARATION OF APPLICANT

I/We hereby certify that all the above information is true and correct to the best of my/our knowledge. That any misrepresentations or falsity within therein will be considered as an act to defraud Welcome Bank (Rural Bank), Inc. I/We agree that all statement/ information gathered about me will be used to determine my/our eligibility for this loan. I/We also understand that any false statement or concealment of information which maybe discovered after the loan has been granted shall be sufficient basis for Welcome Bank (Rural Bank), Inc. to consider the loan due and demandable immediately.

I also certify that I obtained consent from my indicated references that they allow me to disclose their names and contact numbers.

DATA PRIVACY RIGHT

Welcome Bank (Rural Bank), Inc. (the "Company") is committed to providing you with competitive products and services to meet your financial needs and help you reach your goals. We are equally committed to protecting the privacy of our clients. Under the Data Privacy Act of 2012 ("RA No. 10173") and its Implementing Rules and Regulations (IRR), we are required to give you this privacy notice. It describes the Bank's privacy policy and practices concerning our customers personal and sensitive information, we collect, process, use and share in the course of the regular conduct of banking.

If after reading this notice you have questions, please contact us at: (02) 8282-8585 or banking@welcomebank.com.ph or

write to: Welcome Bank (Rural Bank), Inc. (Addressed to Data Protection Officer) Unit 102-B, The Taipan Place Bldg, F. Ortigas Jr. Road cor. Ortigas Center, Brgy. San Antonio, Pasig City 1605, Philippines

INFORMATION WE COLLECT ABOUT YOU

We collect nonpublic personal information about you such as: (a) Your name and other particulars such as contact details, address, birthdate, education; specimen signatures; (b) Government ID details (such as TIN, SSS, GSIS, Driver's license); (c) Financial information (such as income, expenses, deposits, investments, credit cards); (d) Employment details; (e) Images captured via CCTV and other similar recording devices which may be observed when visiting our offices, and/or using our facilities; (f) Voice recordings of our conversations with you; (g) Information about your transactions with third parties, including merchants and utility companies; (h) Non-personal information such as those provided by the device you are using (e.g. your phone) such as the IP address, operating system, browser type and version, and other machine-related identifiers from the following sources: 1. Information we received from you in applications and other forms. 2. Information about your transaction with us. 3. Information we received from third parties or entities when we conduct appropriate checks relative to your application and credit scoring. We may disclose all of the information we collect, as described above, as permitted by law.

We may use web analytic tools, including those of third parties, that use cookies to collect anonymous information and data generated in connection with your activities when you visit the WB website (e.g. perform searches, access internal links).

PARTIES WHO RECEIVE INFORMATION FROM US

We may disclose nonpublic personal information about you to the following third parties:

- Government agencies, such as Credit Information Corporation and Anti-Money Laundering Council, as mandated by law.
- Organization of financial institutions, i.e. BAP Credit Bureau, Inc.
- Affiliates of the Company that run financial businesses.
- Accredited collection agency and/or law firm in case of delinquency

DISCLOSURE OF INFORMATION TO PARTIES THAT PROVIDE SERVICES WITH US

In order for us to conduct the business of the Company, we may disclose all of the information we collect, as described above, to other financial institutions with whom we have agreements, to other companies that perform services on our behalf, or to nonaffiliated third parties for the purposes of processing and servicing transactions that you request or authorize, so that we can provide you competitive products and services.

We may also disclose nonpublic personal information about you under circumstances as permitted or required by law. These disclosures typically include information to process your transactions on your behalf, conduct the operations of our Company, and follow your instructions as you authorize, or protect the security of our financial records. To protect our privacy policy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell the information we provide to other third parties.

Welcome Bank (Rural Bank), Inc., engages the services of Finance Technology Inc., directly or through its Partners, may collect, retrieve, process, use and store his/her personal data such as name, age, photographs, fingerprints, other biometric data (e.g., facial recognition and voice recognition), mobile number/s, mobile phone usage data, employment details, income, financial data, financial profile, credit standing, loan payment history, and other information required in the application form for the purpose of reviewing and processing the Applicant's loan application. The Applicant consents to the collection of his/her personal data from the Applicant her/himself, or from other personal information controllers such as, but not limited to, telecommunications companies, for credit scoring purposes. The Applicant's personal data such as mobile number, email address, and address, will be shared to a credit scoring service provider for credit investigation, credit scoring, data analytics, and data profiling, which includes the regular updating of the Applicant's credit score. The personal data secured may also be used for direct marketing of products and services of Partners.

DISCLOSURE OF INFORMATION ABOUT FORMER CLIENTS

If you terminate your account with Welcome Bank (Rural Bank), Inc., we will not share information we have collected about you, except as may be permitted or required by law.

HOW WE PROTECT YOUR INFORMATION

We restrict access to nonpublic personal information about you to any persons that may not be authorized by you and our Management. We maintain physical, electronic, or security measures that comply with the Data Privacy Act to guard your nonpublic personal information.

RETENTION PERIOD OF YOUR INFORMATION

We will hold your nonpublic personal information under our custody for five (5) years from the date of termination of your account consistent with Rule 9.B of 2016 Implementing Rules and Regulations of RA 9160, As Amended, except when you are subject of a case where your nonpublic personal information must be retained and safely kept beyond the five-year period until it is officially confirmed by the AMLC Secretariat.

YOU PRIVACY RIGHTS AS A DATA SUBJECT

- Right to be informed
We are bound to furnish you this Privacy Notice to inform you about your data privacy rights, how we process your nonpublic personal information, and how we restrict your nonpublic personal information from unauthorized access.
- Right to object
You have a right to object verbally, whether in person or through a phone call, to the processing of your nonpublic personal information, including for direct marketing, automated processing or profiling. You may also withhold your consent to the processing in case of changes or any amendment to the information you declared with us.
- Right to access
You may request from us a copy of any information about you that we have in our computer database and/or manual filing system.
- Right to rectification
You have a right to dispute the inaccuracy or error in your information on our database and have them corrected immediately and accordingly by accomplishing the Client Data Change Request Form prescribed by our Company.
- Right to erasure or blocking
You may exercise your right to suspend, withdraw or order the blocking, removal or destruction of your nonpublic personal information from our database and/or manual filing system upon discovery and substantial proof of any of the following:
 - o Your personal information is incomplete, outdated, false, or unlawfully obtained;
 - o Your personal information is being used for purpose you did not authorize;
 - o Your personal information is no longer necessary for the purposes for which they are collected;
 - o You withdraw consent or object to the processing, and there is no longer legal ground or overriding interest for the processing;
 - o The personal information concerns private information that is prejudicial to you, unless justified by freedom of speech, of expression, or of the press or otherwise authorized;
 - o The processing is unlawful; or
 - o We violated your data privacy rights.
- Right to damages
You may be indemnified for any damages you sustained due to inaccurate, incomplete, outdated, false, unlawfully obtained or unauthorized use of your personal information, taking into account any violation of your rights and freedoms as a data subject.
- Right to data portability
You may request from us a copy of your personal information in an electronic or structured format that is commonly used and allows you for further use.
- Right to file a complaint
You may file a complaint with the National Privacy Commission against us through <https://privacy.gov.ph/complaints-main/> if you feel that your nonpublic personal information has been misused, maliciously disclosed, or improperly disposed, or that any of your data privacy rights has been violated. Provided, that you have given us an opportunity in good faith to comply with any legal obligations involving data protection and privacy.

HOW TO EXERCISE YOUR DATA PRIVACY RIGHTS

You shall execute a written request to us addressed to Welcome Finance Inc. Data Protection Officer, and have it received by any of our personnel. Mention in your letter that the request is being made in exercise of your specific data privacy right under the Act, together with documents to support your request.

CONSENT ON DATA SHARING

I/We authorize you to verify and investigate the above statements/information as maybe requires covering this application from above references or from whatever sources you may consider appropriate. I hereby unequivocally allow Welcome Bank (Rural Bank), Inc. any of its subsidiaries and affiliates and Third Party providers to collect, retrieve, process, use and store data such as name, age, photographs, fingerprints, other biometric data (e.g facial recognition and voice recognition), mobile number, mobile phone usage data, employment details, income, financial data, financial profile, credit standing, loan payment history, SSS contributions, Philhealth contributions, and other information required in the application form for the purpose of reviewing and processing the Applicant's loan application.

For this purpose, I/We hereby waive my/our rights on the confidentiality of the client information and expressly consent to the processing of any personal information and records relating to me/us that Welcome Bank (Rural Bank), Inc. might obtain from third parties, including government agencies, your employer, credit bureaus, business associates and other entities we may deem proper and sufficient in the conduct of our business, sensitive or otherwise, in accordance with Republic Act No. 10173 for the purpose of determining my eligibility for the loan/s which I/We are applying for.

I/We further agree that this application and all supporting documents and any other information obtained by Welcome Bank (Rural Bank), Inc. relative to this application shall remain as Welcome Bank (Rural Bank), Inc. property whether or not the loan is granted. I/ We expressly and unconditionally authorize Welcome Bank (Rural Bank), Inc., to disclose to any Bank or affiliate and other financial Institution, any information regarding me/us including the handling and required reporting thereof to the Bangko Sentral ng Pilipinas (BSP), Anti-Money Laundering Council, Credit Bureaus and/or any other governmental body.

I hereby acknowledge and authorize Welcome Bank (Rural Bank), Inc. of: 1) the regular submission and disclosure of my basic credit data (as defined under Republic Act No. 9510 and its Implementing Rules and Regulations) to the Credit Information Corporation (CIC) as well as any updates or corrections thereof, and (2) the sharing of my basic credit data with other lenders authorized by the CIC and credit reporting agencies duly accredited by the CIC.

I, _____, hereby certify that I have fully READ and UNDERSTOOD the provision of this privacy notice and authorized Welcome Bank (Rural Bank), Inc. to process my personal information for the purpose of evaluating my capacity as borrower and qualifications to avail their loan product/s.

Signature of Borrower

Date

Signature of Spouse / Co-Borrower

Date

Signature of Co-Borrower

Date