TOP BANK AUTO LOAN APPLICATION
(INDIVIDUAL)

☐ New ☐ Existing ☐ Repeat: _____ Date:_____

SOURCE OFAPPLICATION: ☐ **Branch** ☐ **Dealer** ☐ **Online** ☐ **Direct** ☐ **Broker Others:** _____

Type of Vehicle: ☐ Brand New ☐ Preowned	Use as: ☐ Personal ☐ Business	Purpose: ☐ Acquisition ☐ Reimbursement ☐ Refinancing/Equity Loan
Brand:	Preferred Loan Term: ☐ 12mos ☐ 18mos ☐ 24mos ☐ 36mos ☐ 48mos ☐ 60mos	
Model:	Year Model: _____	PPSR No._____
Price: / Down payment:	Percentage: / Amount Finance	Percentage:

BORROWER'S INFORMATION

Title	Last Name	First Name	Middle Name		Age
Place of Birth	Date of Birth	Citizenship	Civil Status	Gender ☐ Male ☐ Female	Educational Attainment ☐ High School ☐ College ☐ Post Grad ☐ Vocational
TIN No.	SSS No.	PhilSys No.	Driver's License No.		
Mobile No.	Home Phone No.	Personal Email	Office Email		
Father's Name (First, Middle, Last)			Age	Dependent ☐ Yes ☐ No	
Mother's Maiden Name (First, Middle, Last)			Age	Dependent ☐ Yes ☐ No	
Residence Type: ☐ Owned ☐ Living with Parents ☐ Living with Relatives ☐ Company provided	☐ Mortgaged ☐ Rented	Name of Landlord/Finance Com. / Monthly payment:			
Present Address					Years of Stay
Permanent/Provincial Address					Years of Stay
Previous Address					Years of Stay
Are you related to a Top Bank Employee? ☐ Yes ☐ No	If yes: Full Name:	Relationship			

INCOME INFORMATION

☐ Private Sector ☐ Government Sector ☐ Self-Employed ☐ OFW ☐ Seafarer ☐ Others (Pls. Specify) _____

Present Employer/Business Name	Contact No.		
Employer/Business Address:	Nature of Employment/Business:		
Job Title/Position:	Date Hired/ Years inService:	Years in Business:	Monthly Income:
Status of Employment: ☐ Regular ☐ Probationary ☐ Contractual			
Previous Employment	Position/Rank	Years in Service	

SPOUSE /CO-BORROWER'S INFORMATION

Title	Last Name	First Name	Middle Name		Age
Place of Birth	Date of Birth	Citizenship	CivilStatus	Gender: ☐ Male ☐ Female	Relationship to Borrower:
TIN No.	SSS No.	PhilSysNo.	Driver's License No.		
Mobile No.	Home Phone No.	PersonalEmail	Office Email		
Residence Type: ☐ Owned ☐ Living with Parents ☐ Living with Relatives ☐ Company provided	☐ Mortgaged ☐ Rented	Nameof Landlord/Finance Com. / Monthly payment:			

SPOUSE /CO-BORROWER'S INCOME INFORMATION

☐ Private Sector ☐ Government Sector ☐ Self-Employed ☐ OFW ☐ Seafarer ☐ Others(Pls.Specify) _____

Present Employer/Business Name	Contact No.		
Employer/Business Address:	Nature of Employment/Business:		
Job Title/Position:	DateHired/ Years inService:	Years in Business:	Monthly Income:
Status of Employment: ☐ Regular ☐ Probationary ☐ Contractual			
Previous Employment	Position/Rank	Years in Service	

FINANCIAL INFORMATION

Deposits

Bank	Branch	Type of Account	Account Number	Date Opened	Outstanding Balance

Loans

Bank	Type of Loan	Original Loan Amount	Outstanding Balance	Monthly Amort.	Date Granted & Maturity

Credit Cards

Card Issuer	Card No.	Current Credit Limit	Outstanding Balance

REAL ESTATE OWNED

TCT/CTC No. (Area Sqm)/Type of Collateral	Location	Mortgage: Yes/No	Monthly Amortization

VEHICLE OWNED

Brand Model/Year Model	Acquired throughCash/Financial Institution	Mortgage: Yes/No	Monthly Amortization

PERSONAL REFERENCES

Name	Relationship	Phone Number

AGREEMENT AND UNDERTAKING

APPLICATION AND DATA

I/we hereby certify that all information in this application, including all documents submitted along with this application, are true, correct and accurate based on our personal knowledge and I/we agree to notify the Bank of any material changes affecting the statements/information/documents/forms contained herein or in the submitted documents. All statements/information/documents/forms shall remain the property of the Bank whether the loan is granted or not.

I/we fully understand that any misrepresentation, falsity, omission or failure to disclose any pertinent or material information on my part as required in this application may cause the disapproval of the same and may be construed as an act to defraud the Bank and to declare that such loan/credit accommodation to be immediately due and payable, without prejudice to such civil and/or criminal liability that the Bank may pursue against us.

I/we hereby agree that it is the sole prerogative of the Bank to grant or deny this application and I/we shall render the Bank free and harmless from any liability arising thereof. The Bank may impose such other terms, conditions and requirements as it may deem necessary or proper after the satisfactory credit investigation and approval of the application.

In case of disapproval of my application, I/we understand that the Bank has no obligation to disclose the reason for such decision.

Upon execution and submission of my application, I bind myself to the terms and conditions of the Auto Loan Program, Promissory Note, Disclosure Statement and policies of the Bank, including but not limited to my liability for all charges, fees and obligations incurred. I further bind myself to any other agreements that may be entered into with the Bank in relation to the application.

I/We hereby consent the taking of photographs by the bank personnel during the signing of the documents.

Our signature on the loan documents indicates that I/we have carefully read, understood and consented to the terms and conditions therein. I/we hereby acknowledge that acceptance of the Auto loan approval released pursuant thereto or any part(s) thereof shall be conclusive proof of our acknowledgment of our additional obligations and/or indebtedness to the Bank and I/we have waived any and all objections to the terms and conditions of our loan which shall be deemed to have been availed on the date of Release .

In the event of non-payment of any and all sums due resulting to this loan turning past due, or any occurrence of event of default, the Bank, in addition to the remedies available to it under this Agreement, existing laws and regulations, is likewise authorized at its discretion, to give due notice regarding the status and details of our loan to our employer, any responsible officer from our company, or any members of our household. This authorization shall be in full force and effect as long us our loan remains in default and outstanding with the Bank.

COMPLAINTS AND HANDLING

For complaints and concerns regarding the products and services of the Bank, the client may call the Bank's Trunkline at (+632) 8230-8867 or send an email to customer.services@topbank.com.ph. All complaints and concerns communicated to the Bank shall be treated with utmost confidentiality and urgency and shall be recorded, reviewed and investigated on by the proper Bank officers. The Bank shall acknowledge receipt of the concern within two (2) calendar days from its receipt of the communication from the client. The Bank will notify the client if it needs additional time to resolve the concern and state the reason(s). The client may also communicate complaints and other concerns directly to the Bangko Sentral ng Pilipinas (BSP) Financial Consumer Protection Department by calling (+632) 8708-7087 or by sending an email to consumeraffairs@bsp.gov.ph.

SMS and E-MAIL NOTICES

In addition to the above provisions, I/we hereby agree, allow and authorize the Bank to send notices, instructions, alerts and through e-mail concerning our loan and/or other account with the Bank. I/we hereby hold the Bank free and harmless against any and all liabilities, including but not limited to those relating to any violation of secrecy laws or regulations (if any), should third persons view or access our personal mobile/cellular phone and/or e-mail account. I/we agree that the Bank has the option, but has no obligation, to send through SMS or e-mail notices, instructions, alerts, reminders, and other relevant communications pertaining to our loan account with the Bank. Furthermore, the Bank does not guarantee the timely delivery or absolute accuracy of any SMS or text sent to us, which may be delayed or corrupted on account of technological disruptions caused by third-party mobile service providers and other factors beyond the control of the Bank.

CLIENT INFORMATION/DATA PRIVACY WAIVER

I/we hereby waived our rights and benefits under the provisions of R.A. 9510 (Credit Information System Act), R.A. 1405 (Secrecy of Bank Deposit Act), R.A. 6426 (Foreign Currency Deposits Act), R.A. 8791 (General Banking Law), R.A. 9160 (Anti-Money Laundering Act), R.A. 10173 (Data Privacy Act of 2012), and other laws on confidentiality of bank account, credit, loan and other related information and hereby authorize the Bank and/or its representatives to share, divulge, or make necessary disclosure of such otherwise confidential information or document which we have submitted or disclosed to the Bank and/or its representatives in connection with our application to third parties, including but not limited to the Bank's agents or service providers, the Banker's Association of the Philippines – Credit Bureau (BAP CB) or to other credit bureau or to any similar central monitoring entity or recipients as may be provided for by law and required by competent authority.

I/we understand that the Bank may obtain further information concerning any information or statement made herein from appropriate sources, including but not limited to our previous and current employer/s, credit bureaus and agencies, banks, credit card companies and other financial institutions, relevant government agencies, barangay and/or homeowners' association of the village/subdivision where we reside. I/we hereby authorize full disclosure of any information to the Bank by the afore-mentioned sources, and for this purpose expressly waive my rights under applicable bank secrecy laws.

I/we further authorize the Bank, as my Attorney-in-Fact, to conduct random verification with the Bureau of Internal Revenue (The "BIR") in order to establish the authenticity of my tax statements (the "ITR") and the accompanying financial statements/documents submitted to the Bank in accordance with banking regulatory requirements and/or to process, report, share and disclose our information to domestic or foreign authorities and/or tax authorities and/or withhold from us, such amounts as may be required by domestic or foreign regulatory and/or tax authorities in accordance with the requirements of United States Foreign Account Tax Compliance (FATCA), and such other rules and regulations issued and/or may be issued, by the Government of the Philippines in connection with FATCA.

I/we agree to hold the Bank free and harmless from any and all liabilities, claims and demands of whatever kind or nature in connection with and arising from the aforementioned collection, processing, use, storage, updating, transfer/disclosure/sharing/communication/reporting of information relating to us or our accounts pursuant to and in compliance with the consent given by us under this Agreement.

INFORMATION SHARING

I/we hereby freely and voluntarily give our consent, and hereby agree and authorize the Bank, its financial advisors, accredited/affiliated third parties or independent/non-affiliated third parties, whether local or foreign (collectively referred to as Companies), to collect and process matter or information, personal or otherwise, pertaining to us, this application or transaction, including sensitive personal information and privileged information (as defined under RA 10173 or the Data Privacy Act of 2012 and subject to consent of other parties to the exchange as may be applicable) herein provided, collected or held or otherwise obtained separately by the Companies, and to disclose the above information between and among the Companies, for any legitimate business purpose as such Companies may deem appropriate, including but not limited to cross-selling, promotion/conduct of marketing and direct marketing activities, research, providing advice or information covering products or services which the Companies believe may be of interest to us, to effectively administer or manage our account, enhance customer services, or to communicate with me for any purpose. The words collect and process are hereby understood to include any operation or any set of operations performed upon personal information including, but not limited to, the collection, recording, organization, storage, updating or modification, retrieval, consultant, use, consolidation, blocking, erasure or destruction of data.

AUTHORIZATION AND CONSENT FOR DATA PROCESSING

I/we have read and understand the contents of the Privacy Notice of the Bank and hereby authorize and consent to its processing of my personal data. I/we understand that my authorization and consent will continue to be effective throughout the existence of my account(s), and/or until expiration of the retention limits set by applicable laws, by Bangko Sentral ng Pilipinas (BSP) regulations, and by the Bank's policies and procedures.

CREDIT INFORMATION SYSTEM ACT

I/we understand that Republic Act No. 9510 (RA 9510) or the "Credit Information System Act" and its implementing rules and regulations require the Bank, which I hereby authorize to submit and disclose my basic credit data, as well as any regular update or correction thereof to the Credit Information Corporation (CIC) for the purpose of consolidation and disclosure as may be authorized by RA 9510. I/we understand further that our basic data may be shared with others, lenders authorized by the CIC, and other credit reporting agencies duly accredited by the CIC, for the purpose of establishing my credit worthiness.

I/Weherebyread and understood this Agreement, and I/We accept and agree to all its terms and conditions. I/We enterintothis agreementvoluntarilywith fullknowledgeofitseffect.

Signature of Borrower Over Printed Name /Date

Signature of Co-Borrower Over Printed Name /Date

Account Officer /Date

GENERAL REQUIREMENTS

- Completely filled-out & signed application form
- Latest utility bill bearing residence address
- Photocopy of Driver's license or any Govt primary ID
- Other documents that may be required

POST APPROVAL REQUIREMENTS

- Specimen Signature Card
- Signed promissory Note with Chattel Mortgage Agreement
- Chattel Mortgage Fees
- Official Receipt of One-Month-Advance (OMA) payment
- Comprehensive Insurance Policy with O.R
- Post Dated Checks (PDCs) / Auto-Debit Authorization

INCOME REQUIREMENT

Employed

- CertificateEmployment/Compensation/Tenure/position
- Latest2monthspayslip
- LatestIncomeTaxReturn(ITR)
- PhotocopyofCompanyID(front & back)

Self-Employed

- BusinessRegistrationPaper(DTI/SEC/Mayor's Permit/Barangay Permit)
- LatestAuditedFinancialStatement With ITR
- Latest3monthsBankStatement/Authorization letter for bankchecking
- OtherDocumentsthatmaybe required

POST APPROVAL REQUIREMENTS

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Post Dated Checks (PDCs) / Auto-Debit Authorization

POST APPROVAL REQUIREMENTS FOR SECOND HAND VEHICLE

- Deed of Sale
- 1 valid ID of the Seller
- TIN of the Seller
- PNP Clearance
- Macro Etching

ADDITIONAL REQUIREMENTS FOR SECOND HAND VEHICLES

- Photocopy of OR/CR (under the Borrower's or Applicant's name