中国银行 BANK OF CHINA

DEPOSIT PLEDGE APPLICATION FORM
PERSONAL BANKING BUSINESS

For Bank's Use Only			
Branch	MANILA	CIF #	
Endorsed by:			
Handling Officer:			

Please fill in the form below. If not applicable, please write N/A.

Documentary Requirements	Eligibility	Fees (Subject to change without prior notice)
☐ Completely filled out application form ☐ Copy of Local government issued ID's ☐ For foreigner clients, client's must submit relevant proof of their residence status, i.e. ACR, AEP, SIRV, SRRV ☐ Comfort letter from the client's employer to determine the client's length of stay in the Philippines ☐ Signed printout of time deposit to be pledged ☐ Latest BIR income tax return filing should the loan amount exceed PHP3M	☐ Must be a minimum of 21 years old at the start of the loan and a maximum of 65 years old upon end of the loan. ☐ A Philippine Citizen or Foreigner with a local government issued ID. ☐ Client must have an exsisting Time Deposit under his/her name. For joint accounts, all named in the time deposit must also be borrowers and sign in all the loan documents. ☐ Has updated personal information for their Current or Savings account or Time Deposit	**Deducted upon loan booking:** Processing Fee: Php1,000.00 Documentary stamps: Php 1.5 per Php200 of the loan amount Notarial Fee: Php 600 Interest rate: As approved upon evaluation **Charged upon late payment:** Late principal payment fee: 3% per month of the amount due

Applied Loan Details (Subject to the banks evaluation and approval)

Loan Details	Desired Loan Term:	Desired Loan Amount:	Loan Purpose:	
Collateral Details	Account Name	Account Number	Account Balance	Maturity Date

Customer Particulars

Account Holder Details	Name (as per ID/ Passport) Family Name, Given Name Middle Name		
	ID Type	ID Issue Date YYYY/MM/DD	Tax identification Number
	ID Number	ID Expiry Date YYYY/MM/DD	SSS/GSIS Number
	Gender ☐ Male ☐ Female	Marital Status ☐ Single ☐ Married ☐ Divorced ☐ Others _______	Date of Birth YYYY/MM/DD
	1st Citizenship	2nd Citizenship	City and Country/Region of Birth

For foreigners/ non-Philippine citizens	Resident Status ☐ Resident ☐ Non-Resident Note: Residents are those that have resided in the Philippines for 180 calendar days in a period of 1 year	Do you have family staying with you in the Philippines? If yes, how many? ☐ None ☐ Yes,……….	Reason for stay in the Philippines: ☐ Immigration ☐ Study ☐ Work ☐ Others (Please Specify):	Type of Alien Certificate of Registration (ACR): Please Specify:

Addresses	Residential Address Unit/Room No. Bldg./House No Street Barangay/District City Province/Region Country Postal Code	Please send all correspondence to: ☐ Residential ☐ Permanent
	Permanent Address Unit/Room No. Bldg./House No Street Barangay/District City Province/Region Country Postal Code	
Home Ownership	☐ Owned ☐ Mortgaged to ________________ Bank or financial institution ________________ Term______ Amortization/Mo. Php ______________ ☐ Rented from ________________ Landlords name and contact number ________ Rent/Mo. Php ____________________ ☐ Living with Parents / Relatives ________________ Name ________________ Relationship ________________	Length of Stay ……Years ……Months

	Type	Address	Ownership	Bank	Monthly Amortization
Other Real Estate Properties					

	Type	Make	Model	Ownership	Bank/Lessor	Monthly Amortization/ Rental Fee
Vehicle Owership						

Contact No	Pls indicate Country Code, Area Code	Mobile Phone No.	Landline No.	Direct Office Phone No.
Email Address	(This email address shall be used as the key email address for communications between the Customer and the Bank. Customer is reminded to provide a correct and regularly maintained email address			
Education	School last attended:	Highest Educational Attainment ☐ Elementary ☐ High School ☐ Vocational ☐ College ☐ Undergraduate ☐ Postgraduate		

Source of Fund/Wealth

Source of Wealth * refers to the origin of all existing cash/wealth including those that will not be deposited in BOC Manila	☐ Business Income ☐ Retirement Income ☐ Personal Saving ☐ Interest Income ☐ Support Payments	☐ Gift ☐ Trust ☐ Salary ☐ Investment ☐ Sales of Asset(s)	☐ Family Income ☐ Rental Income ☐ Commissions ☐ Social Assistance ☐ Retirement Income	☐ Inheritance ☐ Insurance Claims/payments ☐ Self-Employment Income ☐ Others (please specify):
Anticipated Monthly Income	Monthly Income Source ☐ Commission/Business Income ☐ Retirement Fund ☐ Return on Investment	☐ Payroll ☐ Income Accumulation ☐ Inheritance	Total Expected Monthly Income (PHP) ☐ 0 – 50,000 ☐ 100,001 – 200,000 ☐ 500,001 or more (Please Specify):	☐ 50,001 – 100,000 ☐ 200,001 – 500,000

***If Employed: Employer detais**	Employer / Company Name			Employer/Business Industry	
	Employer / Company Address Unit/Room No. Bldg./House No Street Barangay/District City Province/Region Country Postal Code				
	Employer /Company Email		Employer / Company Contact Number		
Employment Details	Status of employment ☐ Permanent ☐ Probationary	Employer type ☐ Private ☐ Government	Position in the Company ☐ Sr. Officer (AVP and up) ☐ Manager ☐ Supervisor ☐ Jr. Officer ☐ Non Officer	Length of Service …..Years ….Months	Job Title
***If Business Owner: BusinessBJsiness Details**	Length of Operations ……Years. …..Months	Yearly Gross Income	Position in Company	Ownership Percentage	

Family Particulars

Spouse Details	Name (as per ID/ Passport)	Family Name	Gender ☐ Male ☐ Female	Date of Birth YYYY/MM/DD
		Middle Name	1st Citizenship (At time of application)	City and Country/Region of Birth
		Given Name	2nd Citizenship (At time of application)	

For foreigners/ non-Philippine citizens

Resident Status ☐ Resident ☐ Non-Resident Note: Residents are those that have resided in the Philippines for 180 calendar days in a period of 1 year	Reason for stay in the Philippines: ☐ Immigration ☐ Study ☐ Work ☐ Others (Please Specify) :	Do you have family staying with you in the Philippines? If yes, how many? ☐ None ☐ Yes,……….	Type of Alien Certificate of Registration (ACR): Please Specify ___	
Employment Type: ☐ Private ☐ Government ☐ Self Employed ☐ Professional	Source of Wealth:	Anticipated Monthly Income:	Rank	Title/Position

	Name	Relationship	Date of Birth	Occupation
Dependents				
Parents	Fathers Name	Mothers Maiden Name		

Borrowers Financial Relationships and others

	Type	Bank/Institution	Date Granted	Term	Monthly Amortization
Existing Loans					

	Issuer	Card Number	Date Granted	Credit Limit	Outstanding balance
Existing Credit Cards					

	Bank	Branch	Account Type	Account Number	Balance
Bank Accounts with other Banks					

	Name	Relationship	Address	Contact Number
Personal References				

Loan Proceeds and Repayment

Signature Specimen Signature Verified	I/We hereby agree to have my/our deposit/loan account with BANK OF CHINA (HONG KONG) LIMITED MANILA BRANCH ("Bank of China") to be governed by the terms and conditions set forth by the Bank as well as the Bangko Sentral ng Pilipinas relative to establishing and operating a deposit/loan account. Bank of China will recognize below signatures for all banking transactions.	1.	2.	3.
		1.	2.	3.

Deposit Holdout, Crediting of Loan Proceeds and Auto Debit Agreement

This is to authorize BANK OF CHINA (HONG KONG) LIMITED MANILA BRANCH ("Bank of China" or the "Bank") to effect a hold-out on our Time Deposit, with Account Numbers listed above. This will serve as collateral for the Deposit Pledge, with Promissory Note number___________________________. The hold out shall be in effect until such time I have been released from all my obligations with the Bank. I further authorize to credit the approved loan proceeds of my Deposit Pledge Loan with details below, once the loan is approved. I agree and understand that the amount to be credited shall be the net proceeds of my loan, as stated in the Statement of Account and the Disclosure stament that I have signed.

Furthermore, I authorize Bank of China to debit/credit our deposit account/s with details as follows for all proceeds, principal and interest payments, bank fees/charges, and other amounts related to my availment of a deposit pledge loan with the Bank. The debiting/crediting may be done without need of notice or demand. I understand that it is my responsibility to report any discrepancy or unauthorized debit in relation to the implementation of this Auto Debit Agreement. I agree that any claim which may arise from any discrepancy shall be resolved with the Bank in accordance with the Bank's existing policies and procedures. I release the Bank for any liability that may arise from this authorization. Should the designated account be closed/terminated for any reason, I shall immediately provide another replacement bank account, and sign the relevant forms for the assignment thereof. This blanket authorization shall remain valid until the loan, including principal and interest, has been fully paid.

Account Type	Account Name	Account Number

Signature over Printed Name — Signature Verified — Signature over Printed Name

Undertaking, Declaration & Disclosure

I/We certify that the information provided in this Form and the documents I have submitted are true, accurate and complete. I/We further warrant that, prior to submitting to the Bank any information (including personal information of individuals related to me/us), I/we have obtained all necessary authorizations and consents as may be required by applicable confidentiality and data privacy laws or agreement to enable the Bank/and its authorized representatives to process, verify,use such information/documents as it deems for the processing of this loan and any other related transactions or further transactions me/my representatives may request. Should any of the information or documents i/we submitted prove to be false, the Bank may immediately withdraw its approval or terminate any loan accomodation and have the right to demand full payment.

By signing herein or by availing or continuing to avail of the products, services, facilities and channels of the Bank, I/we confirm having read the Bank's Data Privacy Statement ("DPS") to customers (as amended from time to time) relating to the Data Privacy Act of 2012 of Philippines. I/we authorize the Bank to use information provided for the purposes and to disclose them to the persons referred to in the DPS (as from time to time amended). I/we hereby agree and authorize that my personal data ("Data") may be transferred to any place outside the Philippines, whether for the processing, holding or use of such data outside the Philippines, and also to service providers which offer services to the Bank or any member of the BOC Group in connection with the operation of its business. By signing below, I hereby authorize the Bank to share my personal information and/or sensitive personal information, and deposit/loan details pertaining to my accounts in order for the Bank to offer or provide to me other related products and services. The Bank as it may see fit may utilize to send me such information including but not limited to updates to my account, promo's, offers, upgrades and others thru diferent means of communication using information that I have provided to the bank. I may revoke the authorization at any time by notifying the Bank in writing.

I/we agree that all my/our information (including the personal information of individuals related to me/us) my/our transactions, business and credit relationships, accounts or account information or records which are with the Bank, made available to the Bank or which are in the Bank's possession or updated from time to time, may be collected, obtained, used, stored, consolidated, processed, profiled, benchmarked, shared to and disclosed, by and between the Bank, their successors and assigns, and their respective authorized representatives, agents and service providers, for any or all the purposes described in the Bank's Data Privacy Statement, as maybe amended from time to timetime and available at https://www.bankofchina.com.ph/dam/en-ph/service/self-services/forms-download/Data_Privacy_FormForm.pdf and deemed incorporated by reference in this Form.

The Data shall be retained by the Bank as long as the purpose for which it was collected, and such other purposes that the Borrower may have consented to from time to time, remains in effect until such time as it is no longer required nor necessary to keep the Data for any other legal, regulatory or business purposes.

The foregoing constitutes my/our express consent under the applicable bank secrecy, confidentiality and data privacy laws of the Philippines and other jurisdictions, including without limitation, the provisions of RA No. 1405 (The Law on Secrecy of Bank Deposits), RA No. 6426 (The Foreign Currency Deposit Act), RA 10173 (Data Privacy Act of 2012), RA No. 8791 (General Banking Law) (collectively, the "Bank Secrecy and Privacy Laws"), RA No.9510(Credit Information System Act) as well as any of its amendments, and I/we agree to hold the Bank, their 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 purposes and authorities conferred by me/us hereunder.

I understand that my application is subject to the assesment of the Bank and does not guarantee an approval, furthermore the Bank may keep this application and the documents I have provided regardless of the result of my application. Should my application be denied, the Bank has no obligation to provide any explaination on such rejection. The Bank has the sole right to give approval at its descrition subject to its evaluation, which may be different from my applied loan detail. Shall I avail of the loan I undertake that the proceeds will not be used for speculative loan purpose and will not be used in any endevour which is against Philippine laws.

I understand and agree that processing fee, documentary stamp and other fees pertaining to my loan shall be payed by me, and may be deducted from my loan proceedes or from my deposit account. I agree that should my loan be approved, the needed fees and interest shall be deducted from my loan proceeds and upon loan maturity the full amount of the principal due will be deducted from my elected current or savings account. I am aware that the Bank's inability to debit my elected current or savings account on the due date as a result of insufficiency of funds in the account may result in the Bank declaring me to be in default, at the Bank's sole disretion, and shall be subject to a late principal payment fee on top of the principal payment due. I agree that should I be declared inidefault, the Bank may at its discretion apply my pleged time deposit including its interest as payment for my due principal and late principal payment fee. The Bank at its option may collect from me what is due at any time after my due date without need of any advice or notice to me. Shall my pledged collateral be insuficcient to cover my amount due, the bank may at anytime at its discretion deduct any amount due from payment from my any of my accounts with the bank in the order of the following: Savings account, Current Account, Time Deposit, Others. In the event of my death, the loan shall be paid by my co-borrower or shall I have no co-borrower the loan will become due and demandable and the bank at its option may collect payment thru my pledged time deposit, without need for any notice to my estate or decencents.

I confirm that my signature below signifies that the bank has thoroughly explained to me the terms and conditons of the loan including the risk involved shall I choose to avail of the approved credit facility and hold the bank the Bank, their 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 purposes and authorities conferred by me/us hereunder. All the foregoing shall suplement the terms and conditions of the loan documents and other instruments and writings that I shall execute in favor of the bank.

Signature Verified

Signature over Printed Name — Signature over Printed Name

Connected Parties Disclosure

Are the Borrower(s) one of the following persons or their relatives: director / supervisor / chief executive / senior management and key staff / chairman of committee / head of department / head of branch / lending officer / controller (holdings 5% or more shareholding alone or together with associates who are controllers) of BOCHK or Bank of China Ltd. (including their subsidiaries and branches) or BOCHK's subsidiaries, affiliates and other entities over which BOCHK is able to exert control or controller / minority shareholder controller / director / senior management and key staff of such subsidiaries, affiliates and other entities or being any firm, partnership or non-listed company which any of the aforesaid persons or their relatives is / are able to control? Would any of the Borrower(s)' directors, partners, managers or agents be BOCHK or any of its controllers or minority shareholder controllers or directors or their relatives? Would any of the Borrower(s)' guarantors be any controller, minority shareholder controller or director of BOCHK or their relatives?

- ☐ No, I/We confirm that, at present, there is no such relationship. I/We agree to notify the Bank promptly in writing if there is such relationship.
- ☐ Yes. (If yes, please tick (Π) in the appropriate box (es). You may tick (Π) more than one box.:

The Borrower(s) / Guarantor(s) is/are one of the following persons or their relatives: a director / supervisor / chief executive / senior management and key staff / chairman of committee / head of department / head of branch / lending officer / controller (holdings 5% or more shareholding alone or together with associates who are controllers) of BOCHK or BOCHK's subsidiaries, affiliates and other entities over which BOCHK is able to exert control or controller / minority shareholder controller / director / senior management and key staff of such subsidiaries, affiliates and other entities or being any firm, partnership or non-listed company which any of the aforesaid persons or their relatives is/are able to control; or the Borrower's directors, partners, managers, or agents is/are BOCHK or any of its controllers or minority shareholder controllers or directors or their relatives. (In case of a subsidiary, please indicate the name of the relevant subsidiary: ____)

- ☐ The Borrower(s)' guarantor(s) is/are controller, minority shareholder controller or director of BOCHK or their relative(s).
- ☐ The Borrower(s) is/are one of the following persons or their relatives: a director / supervisor / chief executive / senior management and key staff / chairman of committee / head of department / head of branch / lending officer / controller (holdings 5% or more shareholding alone or together with associates who are controllers) of Bank of China Ltd. (including their subsidiaries and branches, except for Bank of China (Hong Kong) Ltd. or its subsidiaries).

(In case of a subsidiary, please indicate the name of the relevant subsidiary: ____)
(In case of a branch, please indicate the location of the relevant branch: ____)

Signature Verified

Signature over Printed Name — Signature over Printed Name