



Basic Requirements

- Must be 21-65 yrs. Old
Must be a Filipino citizen
Minimum Gross Fixed Annual Income of P100,000
With landline in either business or residence
For domestic/employed: Original Copy of Latest Certificate of Employment with compensation and tenure plus BIR Form 2316 signed by the Employer's Representative
For domestic/self-employed: Copy of Business Registration with DTI or SEC, Copy of latest ITR/BIR Form W4 (for self-employed), Valid ID with photo and signature i.e. TIN; SSS/GSIS; Phil. Passport; Driver's License, Postal ID, etc.

Documents required for OFW

- Copy of latest Job Contract
Photocopy of Passport
Proof of Billing (i.e. water, electric, cable, etc.)

Submit all the requirements applicable as stated above.
Additional documents may be required during processing.

Loan Purpose

- Household Emergency
Medical Expenses
Education
Travel
Auto Loan DP/Repair
Home Loan Equity/Repair

My Personal Information

NAME (Please print)

- Mr. Mrs. Ms.

First Name Middle Name Last Name

Birth Date Gender Nationality
Civil Status
No. of Dependents

Mother's Full Maiden Name

First Name Middle Name Last Name

TIN SSS/GSIS Passport No.

EDUCATIONAL ATTAINMENT

- High School Some College College Post Graduate

SPOUSE DETAILS

Name of Spouse, if married

First Name Middle Name Last Name

Birth Date

dd mm yy

Spouse's Current Employer

Office Phone Position/Rank Annual Income

My Work / Finances

Employer/Company Name

Office Address

Office Phone No.

Gross Annual Income Job Tenure

Position / Rank No. of Car/s

Bank Relationship / My Finances

Do you have any bank accounts? Yes No
If yes: Deposit Loan Others

Other Loans

Table with columns: Bank/Institution, Loan Type, Date Granted, Outstanding Balance, Monthly Amortization, Maturity Date

Bank Accounts

Table with columns: Bank Name/Branch, Account Type, Account Number, Balance

Credit Cards

Table with columns: Credit Card, Card Number, Credit Limit, O/B, Member Since

My Residence Details

Home Address

Home Ownership: Owned/Not Mortgaged, Owned/Mortgaged, Living with Relatives, Rented, Company Provided
Years of Stay, Home Phone, Mobile Phone, Contact number (Abroad)

Address Abroad

My Personal References

- 1. Allotee / Relative living with me: Name, Relationship, Contact No./Mobile No, Signature
2. Friend / Relative not living with me: Name, Relationship, Contact No./Mobile No, Address

(P.O. Box Address not accepted)

Undertaking

I/We hereby certify that all information given in the application is true and correct. I/We hereby authorize Credit24 to conduct independent verification of the information provided by me/us in connection with this application...

Upon acceptance of my/our application, I/We legally and validly bind myself/ourselves to Credit 24's Terms and Conditions of the Consolidated Loan Agreement including but not limited to, joint and several liability for all charges, fees and other obligations necessary in processing my/our loan application.

In case of disapproval, I/we understand that Credit24 is under no obligation to notify me thereof, and to disclose the reason/s for such disapproval.

- I agree to be contacted by telephone for further market research.

NAME & SIGNATURE OF APPLICANT/ BORROWER

Date

Terms and Conditions

By signing below, I hereby:

- Acknowledge that I have applied with Credit24 Finance Company, Inc. ("Credit24") for Credit24 Instant Credit Loan in the desired Loan Amount I have selected in this Form.
- Agree that once my application for Credit24 Instant Credit Loan has been approved, the Loan Proceeds shall be released to me through E-biz branch to which I submitted my application; hence, I agree that the Loan Proceeds released to me shall be net of the Transaction Fee as fixed by E-biz.
- Agree that in case I fail to claim my approved loan within 15 days, the said loan approved will expire and that I need to re-apply should I still want to avail the loan.
- Undertake to pay Credit24 the monthly amortization applicable to the Loan Amount I have selected and as stated in the Insert accompanying this Form and constituting an integral part hereof.
- Undertake to pay the monthly amortization on or before the due dates of the monthly amortization through the Payment facility of E-biz.
- Agree that in case I request for any payment extension, this is subject to approval of Credit 24, and if approved, I will be required to pay the corresponding interest charges for the delay of payment.
- Agree that in case I fail to pay any of the monthly amortization on or before the due date set forth, I shall be deemed in default without need of demand from Credit24; hence, in addition to the rights and remedies available to Credit24 under Philippine law in case of my default, the monthly amortization not paid on or before the due date shall incur a Late Payment Fee of 10% per month until such amortization and the corresponding Late Payment Fees have been paid.
- Warrant and agree that all copies of documents, furnished by me to Credit24 in connection with my Credit24 Instant Credit Loan, are true and faithful copies of the original, which copies shall remain the property of Credit24.
- Warrant that all information furnished by me to Credit24 in connection with my Credit24 Instant Credit Loan are true and correct and authorize Credit24 to investigate on the furnished information from whatever sources Credit24 may consider appropriate, including, but not limited to, verification with the Bureau of Internal Revenue (BIR) to confirm the veracity and authenticity of any information and documents I have furnished to Credit24. In this connection, I hereby waive any and all statutory and regulatory provisions governing confidentiality of such information if applicable. I fully understand that any misrepresentation or failure to disclose information on my part as required in this application, may cause the disapproval of my application.
- Consent and agree to have my telephone communications with Credit24 or its Service Providers recorded at Credit24's sole option and consent to the use of any recording device or equipment which will record all telephone calls.
- Agree that mailing of written notices shall be to the same address specified in my installment loan account with Credit24.
- Agree that no waiver by Credit24 shall be deemed to have been given unless consented to in writing. Failure or delay in exercising any right, power or privilege hereunder by Credit24 shall not operate as a waiver thereof nor shall any single or partial exercise of any right, power or privilege preclude any further exercise thereof or the exercise of any other right, power or privilege. The rights and remedies provided herein to Credit24 are cumulative and not exclusive of any rights or remedies provided by law.
- Agree that this Agreement represents the entire understanding of the parties as to the subject matter hereof and supersedes and cancels any prior or contemporaneous agreements, oral or written, express or implied, relating to the subject matter. No modification, addition, or deletion made to this Agreement shall be valid unless made in writing and signed by the duly authorized representatives.
- Agree that if any one or more of the provisions contained in this Agreement or any other document executed in connection herewith shall be invalid, illegal or unenforceable in any respect, the validity, legality, and enforceability of the remaining provisions shall not in anyway be affected or impaired.
- Agree that should Credit24 be compelled to seek judicial relief against me, in addition to any other damages that may be awarded by the court, I shall pay Credit24 Liquidated Damages in an amount representing 20% of the outstanding balance and Collection Fee in the amount representing 25% of the outstanding balance.
- Agree that in case of litigation, the venue of all actions arising from or in connection with this Agreement shall be the appropriate trial court of Makati, Philippines, to the exclusion of other courts.
- Agree that this Agreement shall be governed by and construed in accordance with Philippine Law.
- In the event of any future delinquency, I hereby authorize Credit24 to report and/or include my name in the negative listings of any credit bureau or institution.

By signing below, the Borrower hereby affirms that he/she has read, understood, agreed and accepted all the Terms and Conditions set forth herein as well as the Insert attached herewith and forming an integral part hereof.

Signature of Applicant

Date