

LIST OF REQUIREMENTS – CORPORATION

A. INITIAL REQUIREMENTS FOR PRE-APPROVAL

1. **Original and Fully Accomplished Application Form with 2x2 Picture**

- Borrower
- Co-Borrower

PAGE 1: Borrower and Co-Borrower Information with signature

PAGE 2: Bank Information (with Contact Person)

Trade References (At least 3 Customer and 3 Supplier Contact Details)
Declaration & Signature

PAGE 3: Signed Authority to Verify Premises (with Business & Residence Sketch)

Note: All applications must have Co-Borrower. Co-Borrower must be the 2nd highest share in the corporation. We will require 3rd Borrower if the combined share of the two highest shareholders didn't meet at least 50%. If there's a signatory on the check that does not belong to the two highest shareholders, he/she will be added as the 3rd borrower.

2. **Latest Three (3) Months Checking Account Bank Statement and/or Passbook with Check Serial Number (Transaction Details)**

Optional: Savings Account

Note: Checking Account must be existing or active for at least 1 year. If the Checking Account has an Auto Transfer Account, Savings Account must be submitted as well (vice versa). Savings Account serves as additional account to increase loan offer and increase approval rate. Contact person from your branch might be requested to expedite the process.

3. **Updated General Information Sheet (GIS) with SEC Email Confirmation/ Stamped**

4. **List of On-Going Projects (Use ABU-EMP Template)**

Note: Required only for Construction, Real Estate, Concessionaires, Manpower and Security Services Companies

5. **List of On-Going Contracts/Collectibles (Use ABU-EMP Template)**

Note: Required for other Industries such as Wholesale/Retail, Manufacturing, Transportation & Logistics, etc.,

B. FINAL REQUIREMENTS FOR FINAL APPROVAL

6. **Page 4 of Application Form: Authority to Verify Bank Information (AVBI)**

- Submit to your bank a separate AVBI for each bank account, either physically or via email.
- Submit a proof of submission of the AVBI along with other requirements.

7. **One (1) Valid ID with Three Specimen Signatures (SSS, UMID, Passport, PRC or Driver's License)**

- Borrower
- Co-Borrower

8. **SEC Certificate with Articles of Incorporation/By Laws**

9. **Mayor's Permit (Must be valid in time of application)**

10. **Proof of Billing (Latest)**

- Residence Address
- Office/Business Address

Note: If the Residence and Office/Business is located in the same Address, it is okay to submit 1 Proof of Billing only. If not, kindly send 1 each and indicate which one is a POB of Residence and POB of Office/Business. In case the POB is named under the landlord, kindly provide Lease Contract. Proof of billing must be at least from the previous month or the most recent statement available.

11. **BIR 2303 Certificate of Registration (COR)**

FOR LOAN REQUESTS HIGHER THAN 2,000,000:

12. **2024 Income Tax Return with BIR Stamp and Payment validation**

13. **2024 Audited Financial Statement with 2023 Comparative**

Statement of Financial Position (Balance Sheet)
Statement of Comprehensive Income (Income Statement)
Statement of Changes in Equity
Statement of Cash flows
Notes to Financial Statements