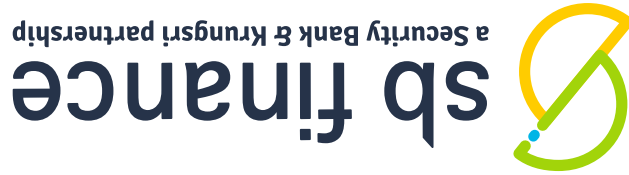


Visit www.sbfinance.com.ph/car4cash for more details.



Enjoy as low as 1.25% loan interest rate*
with Car4Cash! OR/CR lang and
your car stays with you. Dito, pwede!

CAR4CASH

Enjoy as low as 1.25% loan interest rate*!

OR/CR lang and your car stays with you.

Benefits at a glance



PHP 2M Maximum Loan Amount

Borrow cash from PHP 100,000 up to PHP 2 Million



Low processing fee

3% of the loanable amount only



Your car stays with you

Just submit your vehicle's OR/CR for safekeeping

Benefits at a glance



Fill out the application form at the back of this flyer.



Submit the form and complete requirements to our sales representative.



Wait for an email or SMS confirmation.

Fees and Charges	
Processing Fee	3% of loanable amount
Documentary Stamp Tax	PHP 1.50 for every PHP 200 for loans exceeding PHP 250,000
Notarial Fee	PHP 200 applicable for PHP 100,000 approved loan amount and above

Car4Cash Rates	Loan Tenor			
	12 mos.	18 mos.	24 mos.	36 mos.
Age of Car				
0 to 5 years	1.25%	1.25%	1.50%	1.75%
6 to 10 years	1.50%	1.50%	1.75%	2.00%

*Rates may vary based on account evaluation and are subject to change without prior notice.

*Existing rate at the time of availment shall apply.

*Other applicable fees and charges shall apply.

No fees are collected by SB Finance or any representative upon application. Any fees paid for this application made to individuals or entities not authorized by SB Finance will not be binding on SB Finance.

Bank Information		
Are you currently a Security Bank Depositor? <input type="checkbox"/> Yes <input type="checkbox"/> No	Account no.	Branch
Is your payroll with Security Bank? <input type="checkbox"/> Yes <input type="checkbox"/> No	Account no.	Branch

Car4Cash Loan Details																						
With previous or existing Security Bank Personal Loan? <input type="checkbox"/> Yes <input type="checkbox"/> No	Desired loan amount PHP																					
Payment term (months) <input type="checkbox"/> 12 <input type="checkbox"/> 18 <input type="checkbox"/> 24 <input type="checkbox"/> 36	Loan purpose <input type="checkbox"/> Purchase of appliance or furniture <input type="checkbox"/> Tuition fees <input type="checkbox"/> Home improvement <input type="checkbox"/> Others _____																					
Mode of loan release <input type="checkbox"/> Via Manager's check <input type="checkbox"/> Credit to my Security Bank account																						
Account no. <table border="1" style="width:100%; height:20px;"><tr><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td></tr></table>																						

Car Details			
Car brand		Car model	Official Receipt (OR) no.
Year model	Mileage	Body type	Certificate of Registration (CR) no.
MV file no.		Chassis no.	Plate no.
Length of ownership ____ Year/s ____ Month/s		Official receipt date (first registration)	

Personal Information		
Complete name (First, Middle, Last)		
Mother's maiden name (First, Middle, Last)		
Civil status <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Widowed <input type="checkbox"/> Legally separated <input type="checkbox"/> Annulled		Gender <input type="checkbox"/> Male <input type="checkbox"/> Female
Citizenship	Date of birth (mm/dd/yyyy)	Place of birth
Educational attainment <input type="checkbox"/> Highschool <input type="checkbox"/> Vocational <input type="checkbox"/> College <input type="checkbox"/> Post graduate <input type="checkbox"/> Others _____		
Car ownership <input type="checkbox"/> Personal, monthly amortization (PHP _____) <input type="checkbox"/> Company provided <input type="checkbox"/> Both <input type="checkbox"/> None		
Home ownership <input type="checkbox"/> Owned <input type="checkbox"/> Living with relatives <input type="checkbox"/> Mortgaged <input type="checkbox"/> Company-owned <input type="checkbox"/> Rented Length of stay _____ years		
Present home address (No., St., Brgy./Village, Subdivision, City/Municipality, Province, Country)		ZIP code
Home phone no.	Mobile phone no.	Email address
Permanent home address (No., St., Brgy./Village, Subdivision, City/Municipality, Province, Country)		ZIP code
Previous home address (No., St., Brgy./Village, Subdivision, City/Municipality, Province, Country)		ZIP code

Spouse Information		
Complete name (First, Middle, Last)	Date of birth (mm/dd/yyyy)	Contact no.
Business/Employer name		Position
Business/Employer address (No., St., Brgy./Village, Subdivision, City/Municipality, Province, Country)		ZIP code

My Work and Finances		
Employment type <input type="checkbox"/> Government <input type="checkbox"/> Private <input type="checkbox"/> Self-employed		Permanent <input type="checkbox"/> Yes <input type="checkbox"/> No
Rank <input type="checkbox"/> Rank and File <input type="checkbox"/> Assistant Vice President/ Senior Assistant Vice President <input type="checkbox"/> Junior Officer <input type="checkbox"/> Vice President/First Vice President/ Senior Vice President/Executive Vice President <input type="checkbox"/> Assistant Manager/Senior Assistant Manager <input type="checkbox"/> President/Chief Executive Officer/ Director/Chairman <input type="checkbox"/> Manager/Senior Manager		
Position	Nature of business	Date hired (if employed)
Length of service (if employed)	Gross annual income	TIN
Business/Employer name		
Business/Employer address (No., St., Brgy./Village, Subdivision, City/Municipality, Province, Country)		ZIP code
Email address		Contact no.
Date business established (if self-employed)		Length of service (if self-employed)

Personal References			
Name	Address	Relationship	Telephone no.
1.			
2.			

Qualifications

- At least 21 years old but not more than 65 years old upon loan maturity
- With office or residence landline or mobile number
- Residence or office is within the Bank's service processing area
- Car Eligibility: Maximum age of 10 years at point of application

Employed

- Regular and permanent with current employer and with total employment of at least one (1) year
- Minimum gross monthly income:
 - For Metro Manila: PHP 15,000
 - For outside Metro Manila: PHP 12,000

Self-employed/Professionals

- Must be the owner or a majority owner with at least 40% stake
- Business should have positive net worth in the last two (2) years
- Minimum gross monthly income of PHP 100,000

Credit Card Details			
Credit card	Credit limit	Card no.	Expiry date
1.			
2.			

Other Loan Accounts			
Bank/Company	Outstanding balance	Type of loan	Monthly payment
1.			
2.			

Trade References (if self-employed)			
Bank/Company	Outstanding balance	Type of loan	Monthly payment
1.			
2.			

Appraisal Schedule	
Civil status <input type="checkbox"/> Monday <input type="checkbox"/> Tuesday <input type="checkbox"/> Wednesday <input type="checkbox"/> Thursday <input type="checkbox"/> Friday	
Preferred time <input type="checkbox"/> 8:30AM-12:00NN <input type="checkbox"/> 1:00PM-5:30PM	
Preferred location <input type="checkbox"/> SB Finance hub <input type="checkbox"/> Security Bank branch/office <input type="checkbox"/> Residence <input type="checkbox"/> Others _____	

Undertaking

- I hereby certify that all information herein are true and correct based on my own knowledge and further authorize SB Finance ("SBF") to obtain information as it may require concerning my application to subscribe to this program and agree that it shall be retained by SBF subject to SBF's data retention policy, whether my application is approved or not. Any information given by me or other persons I authorized, which is not true or accurate, will automatically cause the SBF to reject my loan or cancel its approval.
- I hereby willingly, voluntarily, and with full knowledge of my right under the law, waive the right to confidentiality of information and authorize the SBF to obtain and/or disclose, divulge and reveal any kind of information relating to my account/s and/or transactions with Security Bank Corporation, its subsidiaries and affiliates, including events of default, for the purpose of, among others, client evaluation and profiling, credit reporting or verification and recovery of the obligation due and payable to SBF under the Terms and Conditions of this agreement.
- I guarantee that I have obtained the consent of any or all persons named herein as co-maker, guarantor, surety, past employer, supplier, seller of the property, or personal reference, for all purposes necessary to this loan agreement. Any information given by me or other persons I authorize, which is not true or accurate, will automatically cause SBF to reject my loan or cancel its approval.
- In view of the foregoing, SBF may disclose, divulge and reveal the aforementioned information to third parties, including but not limited to my employer, Security Bank Corporation and its affiliates, subsidiaries, agents or service providers, the Bankers' Association of the Philippines-Credit Bureau (BAP - CB), Credit Information Corporation (CIC), TransUnion, or to any similar central monitoring entity or recipients as provided for by law and required by competent authority.
- I further authorize SBF to process, transfer, share, and disclose any information relating to my credit data, telecom or mobile usage data or "telco score" to credit info data providers or credit scoring service providers (i.e. Globe Telecom, Inc., Smart Communications, Inc., and other telecommunications service provider), for the purpose of credit verification, collection, credit review and credit scoring/analytcs, and statistical and risk analysis.
- I further authorize the SBF, 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 SBF in accordance with banking regulatory requirements.
- I hold SBF free and harmless from any and all liabilities, claims and demands of whatever kind or nature in connection with or arising from the aforementioned disclosure or reporting.
- I hereby acknowledge that the Car4Cash Loan or any part(s) thereof shall be deemed to have been availed on the date when the funds are transferred to my deposit account maintained with Security Bank Corporation, or upon receipt of the Manager's Check, reflecting the amount of the loan less the applicable fees, charges and taxes.
- I further authorize SBF to deduct from my Loan proceeds all fees including, but not limited to, processing fees, documentary stamp tax, notarial fees and interest accruals should the first due date be over 30 days from the release of my loan and other related charges.
- I hereby agree that SBF has the right to approve a lower amount than my desired loan amount as indicated in this application and shall render SBF free and harmless from any liability arising thereof.
- I hereby agree that should my application be denied, SBF has no obligation to furnish the reason for such rejection or to return my application and other submitted documents.
- I also legally bind myself to the Terms and Conditions of the Loan Program Promissory Note, Disclosure Statement and other relevant documents that I shall execute in favor of SBF.
- I have read SBF's privacy notice (www.sbfinance.com.ph/security-information) and understand that the SBF recognizes my rights as data subject under the Data Privacy Act of 2012. I hereby give consent to the processing of my personal data for purposes of obtaining the loan and all other ancillary services necessary for the maintenance of my account/s and collection of payment. Subject to remain in effect or five (5) years after account closure, I hereby give my consent for SBF to share and process my personal information and any other information relating to my account/s and /or transactions to any member of the SBC Group (Security Bank Corporation and its affiliates and subsidiaries reported as part of SBC's conglomerate map group structure as defined under BSP Circular 749) and Bancassurance companies or their authorized Service Providers and representatives, for purposes of cross-selling products and services, profiling and credit evaluation/reference checks, audit and account balance confirmation and allow them to contact me for this purpose (i.e. by email, telephone, text, etc.) or in case of audit where my account/s is/are chosen as sample for account balance confirmation.

No, I do not agree to have my account/s used for purpose of cross-selling products, profiling and credit evaluation/reference checks, audit and account balance confirmation.

Printed name and signature of the borrower

Date

For bank use only	
Channel source	Source code
Referral/Account officer/DSA	

This document is between _____ and SB Finance, an affiliate of Security Bank. All transactions arising out of or related to this document shall be binding only between these two (2) contracting parties. It is understood that this transaction is neither insured by the Philippine Deposit Insurance Corporation (PDIC) nor guaranteed by the parent bank.

Requirements

- Duly filled-out and signed loan application form
- Photocopy of one (1) valid government-issued photo-bearing ID
- Photocopy of OR/CR (must be under the borrower's name, unencumbered and owned for at least 6 months)
- Screenshot from Google maps of home and company address

Employed

- Income documents, any of the following:
 - Latest Certificate of Employment and Compensation issued within last two (2) months
 - Photocopy of latest Income Tax Return (ITR)/BIR Form No. 2316
 - Latest one (1) month payslip issued within the last month

Self-employed/Professionals

- Latest one (1) year Audited Financial Statements (AFS) with at least the previous year's comparative financials
- Latest three (3) months bank statements
- SEC/DTI Certificate of Registration
- Business permit/Mayor's permit
- Latest GIS (if corporation)
- List of three (3) trade references (at least 1 supplier and 1 customer) with contact details

**Additional documents may be required by SB Finance to process the loan.*