



BPI Century Tokyo

Lease & Finance Corporation

Lease Application Form for Individuals

CLIENT INFORMATION

Customer Number		Purpose of Availment		Client Since	
First Name			Birthdate (MM/DD/YYYY)		Age
Middle Name			Place of Birth		
Last Name			Nationality		
Mother's Full Maiden Name			Source of Funds/Income		
Mobile Number		Landline Number		Fax Number	
Email Address					
Present Address (Number, Street, Subdivision/District/Town, City/Province, Zip Code, Country)					
Length of Stay	Type of Ownership <input type="checkbox"/> Owned <input type="checkbox"/> Rented <input type="checkbox"/> Mortgaged (please provide the monthly amortization) _____				
Permanent Address (Number, Street, Subdivision/District/Town, City/Province, Zip Code, Country)					
Length of Stay	Type of Ownership <input type="checkbox"/> Owned <input type="checkbox"/> Rented <input type="checkbox"/> Mortgaged (please provide the monthly amortization) _____				
Civil Status <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Widowed			Tax Identification Number		SSS/GSIS Number
Full Name of Spouse, if married			No. of Dependents _____		
Mode of Billing <input type="checkbox"/> Billing Statement through E-mail <input type="checkbox"/> Hardcopy, send to preferred address: _____ Present _____ Permanent _____ Office					

FINANCIAL INFORMATION

Business Name/Employer Name		Rank/Position		Annual Salary/Income	
Employment Status <input type="checkbox"/> Private <input type="checkbox"/> Self-Employed <input type="checkbox"/> Government <input type="checkbox"/> Retired <input type="checkbox"/> Others, please specify _____ Tenure at present employer					
Business Address (Number, Street, Subdivision/District/Town, City/Province, Zip Code, Country)					Telephone Number/s
Employer Address (Number, Street, Subdivision/District/Town, City/Province, Zip Code, Country)					Telephone Number/s
Nature of Business/Work <input type="checkbox"/> Manufacturing <input type="checkbox"/> Construction <input type="checkbox"/> Printing <input type="checkbox"/> Banking <input type="checkbox"/> Transportation <input type="checkbox"/> Retail <input type="checkbox"/> Pharmaceutical <input type="checkbox"/> Mining <input type="checkbox"/> Telecommunications <input type="checkbox"/> Others, please specify _____					
Type of Account/Product with other Financial Institution			Company/ies with Related Account (i.e. Director, Stockholder, or Officer)		Number of Cars _____
Name of Financial Institution		Account/Product Type			
				<input type="checkbox"/> Owned <input type="checkbox"/> Mortgaged	

SPOUSE INFORMATION

Birthdate (MM/DD/YYYY)		Place of Birth		Age	
Tax Identification Number		Mobile Number		Landline Number	
SSS/GSIS No.		Email Address			
Business Name/Employer Name		Rank/Position		Annual Salary/Income	
Employment Status <input type="checkbox"/> Private <input type="checkbox"/> Self-Employed <input type="checkbox"/> Government <input type="checkbox"/> Retired <input type="checkbox"/> Others, please specify _____					
Business Address (Number, Street, Subdivision/District/Town, City/Province, Zip Code, Country)					Telephone Number/s
Employer Address (Number, Street, Subdivision/District/Town, City/Province, Zip Code, Country)					Telephone Number/s

OTHER INFORMATION

Equipment Details			Monthly Income/Expense		
Supplier/Vendor _____		Preferred Dealer _____		Borrower's Income _____	
Unit/Model _____		Name of Agent _____		Spouse's Income _____	
Net Price _____		Tel. or Mobile Number _____		Other Income _____	
Place of Use _____				SUB-TOTAL _____	
Guaranty Deposit _____ %		Term _____ months		LESS: _____	
Reference			Living Expense _____		
Name _____		Tel./Mobile No. _____		Rental _____	
Personal _____				Amortization _____	
Customer/s _____					
Supplier/s _____					

CLIENT SPECIMEN SIGNATURES

_____	_____	_____	_____
Lessee First Specimen	Date	Co-Lessee First Specimen	Date
_____	_____	_____	_____
Lessee Second Specimen	Date	Co-Lessee Second Specimen	Date
_____	_____	_____	_____
Lessee Third Specimen	Date	Co-Lessee Third Specimen	Date

AGREEMENT

DECLARATION

I/We confirm/agree that:

- all the statements made in the Lease Application Form for Individuals, the supporting documents and the Information (as defined herein) provided by me/us are true, correct, complete and accurate;
- I/we have obtained, prior to submitting to BPI Century Tokyo Lease & Finance Corporation (the "BPI CTL") information about individuals related to me/us (including personal data of my/our organization's officers, authorized signatories, employees, beneficial owners, agents, beneficiaries, customers and other personnel) all necessary authorizations and consents as may be required by applicable confidentiality and data privacy laws and for evaluation of this Application;
- any material misrepresentations or falsity or omission herein will be construed as an act to defraud BPI CTL and may be a ground for the denial of my/our application or, if already granted, entitle the BPI CTL to declare such facility/ies (the "Facilities") to be immediately due and payable, without prejudice to such civil and/or criminal liability that BPI CTL may pursue against me/us;
- it is the sole prerogative of BPI CTL to grant or deny this application and should my/our application be denied, BPI CTL may provide the reason for such decision in accordance with the requirements of applicable law.
- all documents/forms submitted to or obtained by the BPI CTL shall remain the property of the BPI CTL;
- BPI CTL may impose such other terms, conditions and requirements as it may deem necessary or proper after satisfactory credit investigation and approval of this application.
- I/we shall notify BPI CTL of any material changes affecting the statements/information/documents/forms provided by me/us;
- I/we may receive updated notices and announcements regarding my/our application, Facilities or any information including Marketing Initiatives, via mail, SMS/text, electronic mail, fax transmission or such other means of communication deemed appropriate by BPI CTL;

- (9) BPI CTL may, at its option, enroll the Facilities with any credit protection provider or guarantee program of any institution, whether public or private;
- (10) I/we am/are compliant and shall continue to comply with all applicable laws, rules, policies and regulations including provisions of Republic Act No. 9160 (Anti-Money Laundering Act of 2001), as amended ("AMLA"). In this regard, I/we agree that BPI CTL may require me/us to submit information or document as it may deem appropriate to verify my/our compliance with the law and/or may file necessary reports in compliance with AMLA.
- (11) I/we carefully read, understood, conformed and agreed to be bound by BPI CTL's and the Bank of the Philippine Islands' (BPI) Terms and Conditions governing Products, Services, Facilities and Channels.
- (12) I/we undertake to promptly pay the monthly amortization in accordance with the Lease Schedule without need of receipt of my/our statement of account (SOA). I/we agree that, the absence or delay in my/our receipt of my/our statement of account (SOA) is not a defense for non-payment of the monthly amortization. I/we agree to settle in the next succeeding month any penalty/ies, charge/s or fee/s incurred due to my/our delay or non-payment of the monthly amortization.
- (13) The foregoing shall apply to all products, services, facilities and channels of BPI CTL and the Facilities that I/we may avail of including any subsequent renewals, extensions, increases, amendments and/or conversions thereof.

CONSENT TO DISCLOSURE

I/we acknowledge and agree that updated information relating to me/us, my/our Company and my/our authorized representatives (including personal data of my/our Company's officers and directors, authorized signatories, employees, beneficial owners, agents, beneficiaries, customers and other personnel), transactions, deposit accounts, business and credit relationships, and/or Facilities (to be) extended to me/us by BPI CTL provided by me/us, made available to or in the possession of BPI CTL, or any member of the BPI Group of Companies or any of their Affiliates (collectively, the "Information") may be collected, used, stored, consolidated, processed, disclosed, and shared by BPI CTL for any or all of the following (the "Purposes"):

- (1) To approve, manage, facilitate, administer, implement, and provide the transactions and Facilities availed by me/us;
- (2) To comply with BPI CTL's operational, audit, administrative, credit and risk management processes, policies and procedures, the Terms and Conditions governing BPI CTL's Products, Services, Facilities and Channels, the Securities and Exchange Commission (SEC) and Bangko Sentral ng Pilipinas (BSP) rules and regulations, legal and regulatory requirements of government regulators, judicial, supervisory bodies, tax authorities or courts of competent jurisdiction, as the same may be amended or supplemented from time to time;
- (3) To comply with applicable laws of the Philippines and those of other jurisdictions including the United States Foreign Account Tax Compliance Act (FATCA), the laws on the prevention of money laundering and the implementation of know your customer and sanction screening checks;
- (4) To develop and enhance product, business and customer offerings of the BPI CTL and/or any member of the BPI Group of Companies, which may include the conduct of product, system, statistical or business analysis, surveys, schemes, planning and research;
- (5) To pursue marketing, sales, promotional, advertising and business initiatives (the "Marketing Initiatives"), which may include the development, formulation, dissemination, distribution and rollout of Marketing Initiatives information, materials, documents or brochures relating to the products, services, events, promotions, programs and offers, of BPI CTL, Bank of the Philippine Islands or any of their Affiliates (BPI CTL, Bank of the Philippine Islands and their Affiliates are collectively referred to as the "BPI Group of Companies" and, individually, "member of the BPI Group of Companies") or those provided by third parties which BPI CTL or any member of the BPI Group of Companies, under a duty of confidentiality, has contracted with through a partnership, joint venture, servicing or tie-up arrangement in connection with the Marketing Initiatives (the "Program Partners");

For purposes of this Agreement, the term, "Affiliate", shall mean a corporation, partnership or other form of association which is controlled by, or is under common control with, or controls BPI CTL. The term "control" (including with correlative meanings, the term "controlling", "controlled by" and "common control") shall mean (i) ownership of at least twenty percent (20%) of the total issued and outstanding capital stock in such corporation or association, or (ii) the right to elect at least twenty percent (20%) of the number of directors in the corporation or association, or (iii) the right to cause the direction of the management and policies of such corporation, partnership or other form of association, whether through the ownership of shares, directorship, management, community of interest or contract.

- (6) In compliance with regulatory requirements, to verify or validate the Information in any reasonable manner with the following:
 - (i) the Bureau of Internal Revenue (BIR) to establish the authenticity of my/our income tax return ("ITR") and the accompanying financial statements which I/we (may have) submitted to BPI CTL or any member of the BPI Group of Companies; and
 - (ii) courts, government agencies or arbitral tribunals on the status of any case or proceeding to which I/we may be a party.
- (7) To carry out, fulfill and complete the transactions authorized by me/us in connection with the Facilities (to be) extended to me/us by BPI CTL. Pursuant to the foregoing Purposes, BPI CTL may share and disclose the Information, whether within or outside the Philippines, under a duty of confidentiality:
 - (i) to any member of the BPI Group of Companies;
 - (ii) to BPI CTL's directors, officers, employees, professional advisers, legal counsels, auditors, joint venture partners, loyalty program partners, agents, representatives, service providers, and third parties providing services to BPI CTL on a "need to know" basis;
 - (iii) to credit information companies, credit bureaus, the Credit Information Corporation (CIC) (pursuant to RA No. 9510 and its implementing rules and regulations), financial institutions, banking and credit industry associations, credit protection provider or guarantee institutions, brokers, insurers, and underwriters in relation to my/our availment of Facilities of BPI CTL (collectively, the "Credit Entities");
 - (iv) to any judicial, governmental, regulatory or supervisory body of the Philippines or those of other jurisdictions, including exchange of information among tax authorities in compliance with FATCA, as the same may be amended or supplemented from time to time;
 - (v) to any potential transferee or assignee of BPI CTL's rights and/or obligations under the relevant contracts or agreements or in connection with any sale, acquisition, merger or consolidation of any member of the BPI Group of Companies;
 - (vi) to representatives, agents or service providers engaged by BPI CTL or by any member of the BPI Group of Companies to perform (whether within or outside the Philippines) data processing, collection, consolidation, storage and such other services in connection with the Facilities (the "Outsourced Service Providers");
 - (vii) to representatives, agents or service providers engaged by BPI CTL, by any member of the BPI Group of Companies or by Program Partners, whether undertaken individually by BPI CTL or by any member of the BPI Group of Companies or pursued by members of the BPI Group of Companies together or with Program Partners under a joint venture initiative, servicing agreement, cross-selling arrangement, loyalty or promo program or any project undertaking on a collective or tie-up basis, in connection with the Marketing Initiatives; and,
 - (viii) to such other persons or entities that BPI CTL or any member of the BPI Group of Companies or the Credit Entities, if applicable, or the Outsourced Service Providers may engage or contract with to facilitate or carry out any or all of the foregoing Purposes.

The foregoing constitutes my/our express consent under the applicable confidentiality and data privacy laws of the Philippines and other jurisdictions and I/we agree to hold BPI CTL, each member of the BPI Group of Companies, its authorized representatives, agents or 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 in connection with the Facilities.

For the avoidance of doubt, to the extent that applicable confidentiality, bank secrecy or other laws impose non-disclosure requirements on certain relevant information but permits a party to waive such requirements by written consent, the express consent provided herein shall constitute my/our written consent for purposes of such applicable laws. Any agreement between BPI CTL and me/us to maintain confidentiality of information shall continue to be observed to the extent that such agreement is not otherwise inconsistent with my/our consent to disclosure of Information authorized hereunder and in connection with the Facilities. Where the settlement of my/our obligation under the Facilities requires the disclosure and processing of my/our Information, I/we agree to waive my/our rights under the confidentiality laws of the Philippines and other jurisdictions, including but without limitation, the provisions of RA No. 1405 (The Law on Secrecy of Bank Deposits), RA No. 6426 (The Foreign Currency Deposit Act), RA No. 8791 (The General Banking Law of 2000) and such other applicable confidentiality laws including all subsequent amendments or supplements thereto (collectively, the "Bank Secrecy and Confidentiality Laws") and agree to indemnify and hold BPI CTL, each member of the BPI Group of Companies, its authorized representatives, agents or service providers free and harmless from any and all liabilities, suits, damages, claims of whatever kind and nature, expenses, fees, and costs that may arise from, or in connection with, the processing of account information, and implementation of the Facilities.

Finally, I/we hereby signify my/our intention to purchase the equipment from the respective dealer in the amount and terms as indicated above.

Lessee Signature over Printed Name

Co-Lessee Signature over Printed Name

Lessee Signature over Printed Name

Co-Lessee Signature over Printed Name

For any concerns, you may contact Bank of the Philippine Islands at (02) 89-100 for Metro Manila; 1-800-188-89100 for domestic toll-free calls (available to PLDT subscribers); 63 + 2 + 89-10000 for mobile phone and international access; and International Toll-Free Numbers (refer to www.bpiexpressonline.com at Contact Us link for details) or email expressonline@bpi.com.ph.

Bank of the Philippine Islands is supervised by the Bangko Sentral ng Pilipinas with telephone number (02) 708-7087 and email address: consumeraffairs@bsp.gov.ph.

Requirement Checklist

- | | | |
|---|---|---|
| <input type="checkbox"/> Duly Accomplished Original Application Form for Individuals | <input type="checkbox"/> Negative Data Report | <input type="checkbox"/> Credit Information Corporation Report |
| <input type="checkbox"/> Copy of two (2) Valid Primary IDs (with three (3) specimen signatures) | <input type="checkbox"/> NFIS Report | <input type="checkbox"/> Copy of Latest Income Tax Return (ITR) |
| <input type="checkbox"/> Certificate of Employment indicating Annual Compensation | <input type="checkbox"/> CMAP Report | |
| <input type="checkbox"/> ODA and Letter of Authority | | |

For BPI CTL use only

Acknowledged By: _____

Approved By: _____