

1x1 or 2x2
Photo

SALARY LOAN APPLICATION

PRINCIPAL APPLICANT

☐ NEW LOAN **PURPOSE OF LOAN:**
☐ RENEWAL ☐ Education/Tuition Fee ☐ Medical/Hospitalization ☐ Personal ☐ Others (Pls. Specify)

NAME OF APPLICANT: (SURNAME/FIRST NAME/M.I.)		DIVISION NO.:	STATION NO.:	EMPLOYEE NO.:
CIVIL STATUS: ☐ SINGLE ☐ SEPARATED ☐ WIDOWED ☐ MARRIED		GENDER: ☐ MALE ☐ FEMALE	DATE OF BIRTH:	PLACE OF BIRTH:
MOTHER'S MAIDEN NAME:		NATIONALITY:	NATURE OF WORK: ☐ Education ☐ Others: _____	NAME OF EMPLOYER:
NAME & OCCUPATION OF SPOUSE:		NET MO. TAKE HOME PAY:	AMOUNT APPLIED:	DATE OF EMPLOYMENT:
PRESENT HOME ADDRESS: (No./Street, Subd., Brgy./Dist./ Municipality/City, Province)		MOBILE NO.	DEPED E-MAIL ADDRESS:	
ZIP CODE: TELEPHONE NO.:		TERM OF LOAN: _____ Mos.	PERSONAL E-MAIL ADDRESS:	
PERMANENT HOME ADDRESS: (No./Street, Subd., Brgy./Dist./ Municipality/City, Province)		NAME & ADDRESS OF SCHOOL ASSIGNMENT: (No./Street, Subd., Brgy./Dist./ Municipality/City, Province)		PRC LICENSE NO.:
ZIP CODE: TELEPHONE NO.:		ZIP CODE: TELEPHONE NO.:		GSIS NO.:
TIN:				

I hereby declare that the above information including the IDs and attachments submitted is true and correct and hereby authorize PHILLIFE LIFE FINANCIAL ASSURANCE CORPORATION (PHILLIFE) to process and retain the same in accordance with R.A. No. 10173, the Data Privacy Act of 2012, and R.A. No. 9510, the Credit Information System Act.

I fully understand and agree to the terms and conditions of this loan as provided in the Disclosure Statement, Promissory Note and Authority to Deduct through the DepEd Automatic Payroll Deduction System.

✓ _____ ✓ _____ ✓ _____
 Name of Applicant Signature Date

I hereby request that until this instruction is revoked by me personally through an original signed document, all official instructions and communication with PHILLIFE in connection with my Loan shall be coursed through any of the electronic channels I specified in this Application.

✓ _____ ✓ _____ ✓ _____
 Name of Applicant Signature Date

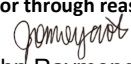
CO-APPLICANT

NAME OF CO-APPLICANT: (SURNAME/FIRST NAME/M.I.)		DIVISION NO.:	STATION NO.:	EMPLOYEE NO.:
IF MARRIED, MAIDEN NAME:		GENDER: ☐ MALE ☐ FEMALE	DATE OF BIRTH:	DATE OF EMPLOYMENT:
NAME & OCCUPATION OF SPOUSE		DEPED E-MAIL ADDRESS:	PERSONAL E-MAIL ADDRESS:	MOBILE NO.
HOME ADDRESS: (No./Street, Subd., Brgy./Dist./ Municipality/City, Province)		NAME & ADDRESS OF SCHOOL ASSIGNMENT: (No./Street, Subd., Brgy./Dist./ Municipality/City, Province)		
ZIP CODE: TELEPHONE NO.:		ZIP CODE: TELEPHONE NO.:		

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✓ _____ ✓ _____ ✓ _____
 Name of Co-Applicant Signature of Co-Applicant Date

IDs and Attachments to this Application A. Latest Original Pay slip of the Applicant B. Service Record of the Applicant C. DepEd ID/GSIS ID/PRC ID/TIN/UMID D. Two (2) pcs. 2x2 or 1x1 ID pictures (Any 2 with Specimen Signature) of the Applicant	I hereby certify and warrant that I have conducted due diligence in soliciting this loan application, foremost of which is the verification of identity of the loan applicant either in person or through reasonably available digital means.  John Raymond Yaoto Signature over Printed Name of PHILLIFE AGENT PHILLIFE AGENT CODE: 86523 Date BRANCH: Las Pinas Branch
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FOR PHILLIFE FINANCIAL USE ONLY	
APPROVALS:	
AMOUNT OF LOAN:	TERM:
MONTHLY AMORTIZATION:	EFFECTIVITY OF DEDUCTION:
ENDORSED FOR APPROVAL BY:	

NOTICE: PHILLIFE guarantees that the personal information provided by the Applicant and Co-Applicant will be treated with utmost confidentiality and shall be used for processing the Applicant's loan application and for sales servicing and other servicing concerns. If this application is approved, such personal information will be stored in secure database and retained while the account is in force. Further, if this application is disapproved, PHILLIFE ensure that this Application is disposed of securely including the database.

SALARY LOAN APPLICATION

PRINCIPAL APPLICANT

☐ NEW LOAN **PURPOSE OF LOAN:**
☐ RENEWAL ☐ Education/Tuition Fee ☐ Medical/Hospitalization ☐ Personal ☐ Others (Pls. Specify) _____

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MOTHER'S MAIDEN NAME:		NATIONALITY:	NATURE OF WORK: ☐ Education ☐ Others: _____	NAME OF EMPLOYER:
NAME & OCCUPATION OF SPOUSE:		NET MO. TAKE HOME PAY:	AMOUNT APPLIED:	DATE OF EMPLOYMENT:
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HOME ADDRESS: (No./Street, Subd., Brgy./Dist./ Municipality/City, Province)		NAME & ADDRESS OF SCHOOL ASSIGNMENT: (No./Street, Subd., Brgy./Dist./ Municipality/City, Province)		
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AMOUNT OF LOAN:	TERM:
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(Creditor)

DISCLOSURE STATEMENT ON LOAN/CREDIT TRANSACTION

(As Required under R.A. 3765, Truth in Lending Act)

Loan Account No. _____

✓ **NAME OF BORROWER** _____

✓ **ADDRESS** _____

1. LOAN GRANTED (Amount to be Financed)		P _____ (A)									
2. FINANCE CHARGES	<table border="0" style="width: 100%;"> <tr> <td></td> <td align="center">Not Deducted</td> <td align="center">Deducted</td> </tr> <tr> <td></td> <td align="center">From</td> <td align="center">Proceeds of Loan</td> </tr> <tr> <td></td> <td align="center">P _____</td> <td align="center">P _____</td> </tr> </table>		Not Deducted	Deducted		From	Proceeds of Loan		P _____	P _____	
	Not Deducted	Deducted									
	From	Proceeds of Loan									
	P _____	P _____									
a. Interest ____% p.a. from ____ to ____											
b. () Simple () Compound											
() Monthly () Quarterly () Semi-Annual () Annual											
b. Non-Interest Charges											
c. Commitment Fee	X	X									
d. Guarantee Fee	X	X									
e. Other charges incidental to the extension of credit (Specify) _____	X	X									
Total finance charges	P _____	P _____ (B)									
3. NON-FINANCE CHARGES											
a. Insurance Premium											
b. Taxes	X	X									
c. Documentary / Science Stamps											
d. Notarial Fees											
e. Others (Specify) _____											
Total Non-Finance Charges	P _____	P _____ (C)									
4. OUTSTANDING LOAN BALANCE OF PREVIOUS LOAN (If Loan Renewal)		P _____ (D)									
5. TOTAL DEDUCTIONS FROM PROCEEDS OF LOAN (B + C + D)		P _____ (E)									
6. NET PROCEEDS OF LOAN (A less E)		P _____ (F)									
7. PERCENTAGE OF FINANCE CHARGES TO TOTAL AMOUNT FINANCED (Computed in accordance with Subsec X301.1)		_____ %									
8. EFFECTIVE INTEREST RATE (Method of computation attached)		_____ %									
9. SCHEDULE OF PAYMENT											
a. Single Payment due on _____ (Date)											
b. Total Installment Payments Payable _____ in months/year (no. of payments) at P _____ each installment		P _____									

10. COLLATERAL

This loan is wholly/partially secured by (check):

☐ Real Estate ☐ Chattels

☐ Government Securities ☒ UNSECURED (Thru DepEd's Automatic Payroll Deduction System)

11. ADDITIONAL CHARGES IN CASE CERTAIN STIPULATIONS ARE NOT MET BY THE BORROWER

NOT TO BE COLLECTED THROUGH THE APDS

Nature	Amount
Late / Penalty Charges	3% per month of the amount due and unpaid
Attorney's/Collection Fee	25% of the amount due, if referred to an attorney or agency for collection; Minimum of P10, 000.00

CERTIFIED CORRECT:

(Signature of Creditor/Authorized Representative Over Printed Name)

Position

I ACKNOWLEDGE RECEIPT OF A COPY OF THIS STATEMENT PRIOR TO THE CONSUMMATION OF THE CREDIT TRANSACTION AND THAT I UNDERSTAND AND FULLY AGREE TO THE TERMS AND CONDITIONS THEREOF.

✓ _____
(Signature of Borrower over Printed Name)

✓ Date: _____

Notice to Borrower:

- You are entitled to a copy of this paper, which you shall sign.
- Disclosure on loan is computed using the "diminishing method" while charges are deducted in advance (upfront) from loan proceeds.
- Items marked "X" are not allowed under DepEd's Automatic Payroll Deduction System.

(Creditor)

Loan Account No. _____

DISCLOSURE STATEMENT ON LOAN/CREDIT TRANSACTION

(As Required under R.A. 3765, Truth in Lending Act)

✓ **NAME OF BORROWER** _____
 ✓ **ADDRESS** _____

1. LOAN GRANTED (Amount to be Financed)	P _____	(A)	
2. FINANCE CHARGES	Not Deducted	Deducted	
	From	Proceeds of Loan	From
a. Interest ____% p.a. from ____ to ____	P _____	P _____	
b. () Simple () Compound			
() Monthly () Quarterly () Semi-Annual () Annual			
b. Non-Interest Charges			
c. Commitment Fee	X	X	
d. Guarantee Fee	X	X	
e. Other charges incidental to the extension of credit (Specify) _____	X	X	
Total finance charges	P _____	P _____	(B)
3. NON-FINANCE CHARGES			
a. Insurance Premium			
b. Taxes	X	X	
c. Documentary / Science Stamps			
d. Notarial Fees			
e. Others (Specify) _____			
Total Non-Finance Charges	P _____	P _____	(C)
4. OUTSTANDING LOAN BALANCE OF PREVIOUS LOAN			(D)
(If Loan Renewal)			
5. TOTAL DEDUCTIONS FROM PROCEEDS OF LOAN (B + C + D)		P _____	(E)
6. NET PROCEEDS OF LOAN (A less E)		P _____	(F)
7. PERCENTAGE OF FINANCE CHARGES TO TOTAL AMOUNT FINANCED (Computed in accordance with Subsec X301.1)		_____ %	
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9. SCHEDULE OF PAYMENT			
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DepEd Regional Office No. _____

Loan Account No. _____

Address: _____

**AUTHORITY TO DEDUCT
THROUGH THE DEPED AUTOMATIC PAYROLL DEDUCTION SYSTEM (APDS)**

I hereby authorize DepEd to deduct from my salary through the DepEd APDS, the sum of PESOS: _____ (P _____), inclusive of principal and interest, beginning on _____ and ending on _____, and to remit the same to PHILIPPINE LIFE FINANCIAL ASSURANCE CORPORATION in consideration of the loan which was granted to me on _____. In case my loan amortization is not deducted in the payroll, regardless of the reason, I also authorize DepEd to automatically adjust the termination period in my pay slip by one (1) month for every month of delay of its deduction.

The authorization is VALID AND BINDING within the aforementioned loan period, unless the loan is pre-terminated, or the authorization is otherwise revoked. Moreover, I agree that deductions that will reduce my monthly net take-home pay to lower than what is allowed under the law shall not be accommodated in the APDS.

✓ _____
Signature over Printed Name of Borrower

✓ _____
Date

PROMISSORY NOTE

For value received, the undersigned promises to pay through APDS to the order of PHILIPPINE LIFE FINANCIAL ASSURANCE CORPORATION the sum of PESOS: _____ (P _____) with interest rate of _____ percent (_____ %) per annum, **TO BE PAID IN EQUAL MONTHLY INSTALLMENTS, INCLUSIVE OF PRINCIPAL AND INTEREST, IN THE AMOUNT OF P _____, BEGINNING ON _____ AND ENDING ON _____** or until full payment.

Default in the payment for six (6) consecutive installments shall render the entire unpaid balance due and demandable.

IN WITNESS WHEREOF, I have hereunto set my hand this _____ day of _____ at _____.

✓ _____
Signature over Printed Name of Borrower

✓ ID No. _____ ✓ Date Issued _____ ✓ Place Issued _____

✓ Employee No. _____ ✓ Division No. _____ ✓ Station No. _____

School or Station Address:

✓ _____ ✓ Telephone No. _____

Home Address:

✓ _____ ✓ Telephone No. _____

✓ Mobile No. _____

Subscribed and sworn to before me, this _____ day of _____, 20____, the affiant identified as such person after presenting the following:

NAME

ID NO.

DATE AND PLACE ISSUED

NOTARY PUBLIC

Doc. No. _____

Page No. _____

Book No. _____

Series of _____

DepEd Regional Office No. _____

Loan Account No. _____

Address: _____

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IN WITNESS WHEREOF, I have hereunto set my hand this _____ day of _____ at _____.

✓ _____
Signature over Printed Name of Borrower

✓ ID No. _____ Date Issued _____ Place Issued _____

✓ Employee No. _____ Division No. _____ Station No. _____

✓ School or Station Address: _____

_____ Telephone No. _____

Home Address: _____

✓ _____ Telephone No. _____

Mobile No. _____

Subscribed and sworn to before me, this _____ day of _____ 20____, the affiant identified as such person after presenting the following:

NAME

ID NO.

DATE AND PLACE ISSUED

NOTARY PUBLIC

Doc. No. _____

Page No. _____

Book No. _____

Series of _____

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✓ _____
Signature over Printed Name of Borrower

✓

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NAME

ID NO.

DATE AND PLACE ISSUED

NOTARY PUBLIC

Doc. No. _____

Page No. _____

Book No. _____

Series of _____

PROMISSORY NOTE

In consideration for the funds received from PHILIPPINE LIFE FINANCIAL ASSURANCE CORPORATION, I/we promise to pay jointly and severally PHILIPPINE LIFE FINANCIAL ASSURANCE CORPORATION ("PHILLIFE") or order the sum of _____ Pesos (P _____) to be paid without need for notice or demand, in _____ equal monthly installments amounting to _____ Pesos (P _____) commencing on _____. The loan will be repaid in full on _____.

If I/we fail to pay any monthly installments payable under this NOTE when due, I/We shall, without the need of demand, pay **OVER THE COUNTER at any PHILLIFE Branch or authorized banks** the monthly installment/s and a late payment penalty charge of THREE PERCENT (3%) of amount due per month, computed from the due date thereof until full payment.

I/We agree that all unpaid amortization, penalties and additional charges shall be paid over the counter and **NOT TO BE COLLECTED THROUGH DEPED APDS**.

Default in the payment for six (6) consecutive installments shall render the entire unpaid balance due and demandable. If any amount due on this Note is not paid at its maturity and this Note is placed on the hands of an attorney or collection agency, I/we agree to pay, in addition to the aggregate of the principal amount, interest due and any other sum payable hereunder, a sum equivalent to twenty five (25%) percent thereof as attorney's/collection fees or minimum of P10,000.00, in case no legal action is filed; otherwise, in case a suit is filed in court, I/we further agree to pay in addition to the aggregate of the principal amount, interest due and any other sum payable hereunder, a sum equivalent to twenty five percent (25%) thereof, plus attorney's fees, the cost of suit and other litigation expenses or minimum of P10,000.00.

I/We hereby empower PHILLIFE as my/our attorney in fact, at any time and at its option, to apply to the payment of any amount due under this Note any or all moneys, securities and things of value which are now or which may hereafter be in its possession.

I/We hereby waive my/our right to make application of payment under the Article of 1252 of the Civil Code of the Philippines. I/We, further, waive presentment for payment, protest, notice of dishonor of this Note and consent that the holder may extend the time of payment of any part of the whole of the debt at any time upon my/our request.

I/We expressly agree that all legal actions out of the Note may be brought in or submitted to the jurisdiction of the proper court of the National Capital Region. The parties hereto hereby waive any other venue.

Acceptance by PHILLIFE of payment of any installment or any part thereof after due date shall not be considered as extending the time for the payment of any of the installments aforesaid or as modification of any of the conditions hereof.

I/We hereby agree to shoulder stamp taxes that may be due on this Note and any other costs, fees and expenses that may be related in the execution of this Note.

This Note will inure to the benefit of and be binding upon the respective heirs, executors, administrators, successors and assigns.

IN WITNESS WHEREOF, I have hereunto set my hand this _____ day of _____ at _____.

✓ _____
Applicant's Signature Over Printed Name

✓ _____
Co-Applicant's Signature Over Printed Name

✓ _____
Permanent Home Address
John Raymond Yaoto
John Raymond Yaoto
Signature Over Printed Name

✓ _____
Permanent Home Address
Witnesses
✓ _____
Signature Over Printed Name

Acknowledgment

Republic of the Philippines)
City of _____) S.S

Before me, a Notary Public in the City of _____, the following persons personally appeared and presented their respective IDs
Name _____ IDs _____ Date and Place of Issue _____
Applicant:
Lender:

Known to me and to me known the same person who executed the foregoing documents denominated as: "Promissory Note" and who acknowledged having executed the same of their own free will and deed.

The foregoing documents consisting of _____ pages including this page the Acknowledgment appears are duly signed by the parties and their instrumental witnesses.

In witness thereof, I have hereunto set my hand and seal in the City of _____ on _____.

Doc. No. _____
Page No. _____
Book No. _____
Series of 20 _____

NOTARY PUBLIC

PROMISSORY NOTE

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Default in the payment for six (6) consecutive installments shall render the entire unpaid balance due and demandable. If any amount due on this Note is not paid at its maturity and this Note is placed on the hands of an attorney or collection agency, I/we agree to pay, in addition to the aggregate of the principal amount, interest due and any other sum payable hereunder, a sum equivalent to twenty five (25%) percent thereof as attorney's/collection fees or minimum of P10,000.00, in case no legal action is filed; otherwise, in case a suit is filed in court, I/we further agree to pay in addition to the aggregate of the principal amount, interest due and any other sum payable hereunder, a sum equivalent to twenty five percent (25%) thereof, plus attorney's fees, the cost of suit and other litigation expenses or minimum of P10,000.00.

I/We hereby empower PHILLIFE as my/our attorney in fact, at any time and at its option, to apply to the payment of any amount due under this Note any or all moneys, securities and things of value which are now or which may hereafter be in its possession.

I/We hereby waive my/our right to make application of payment under the Article of 1252 of the Civil Code of the Philippines. I/We, further, waive presentment for payment, protest, notice of dishonor of this Note and consent that the holder may extend the time of payment of any part of the whole of the debt at any time upon my/our request.

I/We expressly agree that all legal actions out of the Note may be brought in or submitted to the jurisdiction of the proper court of the National Capital Region. The parties hereto hereby waive any other venue.

Acceptance by PHILLIFE of payment of any installment or any part thereof after due date shall not be considered as extending the time for the payment of any of the installments aforesaid or as modification of any of the conditions hereof.

I/We hereby agree to shoulder stamp taxes that may be due on this Note and any other costs, fees and expenses that may be related in the execution of this Note.

This Note will inure to the benefit of and be binding upon the respective heirs, executors, administrators, successors and assigns.

IN WITNESS WHEREOF, I have hereunto set my hand this _____ day of _____ at _____.

✓ _____
Applicant's Signature Over Printed Name

✓ _____
Co-Applicant's Signature Over Printed Name

✓ _____
Permanent Home Address

✓ _____
Permanent Home Address

John Raymond Yaoto
Signature Over Printed Name

Witnesses

✓ _____
Signature Over Printed Name

Acknowledgment

Republic of the Philippines)
City of _____) S.S

Before me, a Notary Public in the City of _____, the following persons personally appeared and presented their respective IDs
Name _____ IDs _____ Date and Place of Issue _____

Applicant:

Lender:

Known to me and to me known the same person who executed the foregoing documents denominated as: "Promissory Note" and who acknowledged having executed the same of their own free will and deed.

The foregoing documents consisting of _____ pages including this page the Acknowledgment appears are duly signed by the parties and their instrumental witnesses.

In witness thereof, I have hereunto set my hand and seal in the City of _____ on _____.

Doc. No. _____

Page No. _____

Book No. _____

Series of 20 _____

NOTARY PUBLIC

AUTHORIZATION FOR ELECTRONIC TRANSFER OR DIRECT DEPOSIT OF LOAN PROCEEDS**PHILIPPINE LIFE FINANCIAL ASSURANCE CORPORATION**

6764 STI Holdings Center, Ayala Avenue, Makati City

✓ I, _____, hereby request that the proceeds of my loan applied with Philippine Life Financial Assurance Corporation (PHILLIFE) be released thru electronic transfer of funds/deposited directly to my payroll/UMID account in Landbank/DBP/Unionbank/ Veteran's Bank, ✓ _____ Branch with account no. _____. I am issuing this letter freely and with full understanding of the benefits and features of this method of receipt of the loan proceeds, instead of the loan check that is normally forwarded to your branch office in our region for my personal claim/pick up. Attached to this letter are the clear photocopies (front and back) of my ATM and two (2) valid identification cards with signature.

✓ _____
Borrower's Signature Over Printed Full Name

✓ _____
Date Signed

Witnessed by:

John Raymond Yaoto
John Raymond Yaoto

✓ _____
Date Signed

Soliciting Agent's Signature Over Printed Full Name

**ACKNOWLEDGEMENT FOR THE RECEIPT OF THE LOAN PROCEEDS
THRU ELECTRONIC TRANSFER OF FUNDS**

✓ I, _____, hereby acknowledge the receipt P_____ representing the loan proceeds from PHILLIFE released thru electronic transfer of funds/ deposited directly to my payroll/UMID account in Landbank/DBP/Unionbank/ Veteran's Bank, _____ Branch with account no. _____.

✓ _____
Borrower's Signature Over Printed Full Name

Form No. SigCard_052018_V1.0**SPECIMEN SIGNATURE**

✓ **DATE:** _____

NAME OF PRINCIPAL APPLICANT:**NAME OF CO-APPLICANT:**

✓ _____
DIV./STN./EMPLOYEE NO.:

✓ _____
DIV./STN./EMPLOYEE NO.:

✓ _____

✓ _____

✓ 1. _____

✓ 2. _____

✓ 1. _____

✓ 2. _____

✓ 1. _____

✓ 2. _____

*For PhilLife's use only:***AUTHENTICATED BY:**

John Raymond Yaoto
John Raymond Yaoto

Signature Over Printed Name/Date

APPROVED BY:

Signature Over Printed Name/Date

REQUEST AND WAIVER**ON THE USE OF ELECTRONIC CHANNELS FOR OFFICIAL COMMUNICATION**

✓ I, _____, residing at ✓ _____, hereby request that until this instruction is revoked by me personally through an original signed document, all official instructions and communication with Philippine Life Financial Assurance Corp. (PhilLife) in connection with my Insurance Policy and/or Loan Product shall be coursed through any of the electronic channels I specified in the Application.

For and in consideration of PhilLife's grant of this request, I acknowledge and agree that:

1. I am solely responsible for maintaining the confidentiality and integrity of access to the above-indicated email address. I shall immediately notify PhilLife if the said email address has been discontinued, deactivated, or if I have reason to believe that such email account has been hacked or if any unauthorized third party has gained access to this email account.
2. I am solely responsible for maintaining the integrity and security of the mobile phone number that I have provided. I shall immediately notify PhilLife if this mobile phone number has been discontinued, deactivated, or compromised in any way, whether through the theft of the phone utilizing said number or through other methods.
3. I am solely and fully responsible for all instructions, communication, transactions, and activities that occur through the use of any of the channels indicated above.
4. I shall notify PhilLife through alternative communication means (e.g. telephone call, in writing, or personal visit to any PhilLife branch office) in case I receive a non-delivery report email or SMS when trying to send an email or SMS to PhilLife.
5. Any notice, email or SMS, regarding my Loan Account and/or Insurance Product from PhilLife provided to me through these channels shall be considered as official notice for enforcement of the Loan Agreement and/or Policy Contract and compliance with applicable law. This shall be without prejudice to the sending to me of notice through regular postal mail at the particular address I have provided in the Loan Center "Override".
6. All other information which may be transmitted to me via these channels will be provided only for my convenience, but should not be deemed official. Any error or discrepancy between the information transmitted via these channels and the official records of PhilLife shall not in any way prejudice or give rise to any liability on the part of PhilLife.
7. PhilLife shall take reasonable security precautions for the transmission of confidential information over these channels. However, PhilLife shall not be liable for any interception of any such data or communication which may occur beyond the reasonable control of PhilLife. Neither PhilLife nor any of its service partners, employees, or agents shall be responsible for any damages caused by communications line failure, systems failure or other occurrences beyond their control.
8. PhilLife shall utilize the foregoing strictly in connection with the maintenance of my Insurance Policy/Loan Product and shall at all times abide by the Data Privacy Act of 2012 and all its relevant implementing rules, regulations and guidelines.
9. PhilLife may be contacted through its official electronic communication channels posted at ***www.phillife.com.ph***.

✓ _____
Signature Over Printed Name

✓ _____
Date Signed

CONSENT TO USE PERSONAL DETAILS TO INFORM ME OF GOODS AND/OR SERVICES WHICH MAY BE OF INTEREST TO A LIFE INSURED/BORROWER

I give my consent to use my personal information for marketing purposes I expressed below:

- ☐ Yes, I am happy to be contacted by PhilLife Marketing about other promotions by email, letter, text, message and fax.
☐ I do not wish to be contacted by PhilLife Marketing for any other promotions.

Name of Principal-Borrower/Life Insured: ✓ _____

Date: ✓ _____

Signature: ✓ _____

Witnessed by: 
John Raymond Yaoto
Signature over Printed Name of Agent

Date: ✓ _____

SURETY AGREEMENT

WHEREAS, _____ ("Borrower") desires to secure a loan from PHILIPPINE LIFE FINANCIAL ASSURANCE CORPORATION ("PhilLife") in the amount of _____ Pesos (_____) and the latter has agreed to grant the same to the Borrower subject to the condition, among others, a Surety shall be solidarily liable with the Borrower for his/her obligations under the following:

- (1) the Promissory Note No. dated _____, and executed by the Borrower in favour of PhilLife, a copy of which is attached and incorporated by reference.

NOW, THEREFORE, for and in consideration of the foregoing premises, and for valuable consideration received by me from the Borrower, I hereby bind myself as Surety for the Borrower to PhilLife and to any party to whom PhilLife may cede or assign to the following terms and conditions:

1. I agree to be liable solidarily with the Borrower in the prompt payment at maturity of any and all principal and interest payments, penalties or fees of every kind of which the Borrower is obligated to pay PhilLife under the Loan Documents.
2. In case of default by the Borrower in the payment at maturity of any of the obligations under the Loan Documents, or in case of the Borrower's failure to respond promptly to any lawful demand made by PhilLife, or in case the Borrower violates or contravenes any of his/her agreement or covenant with PhilLife. I agree to pay to PhilLife, upon demand, all outstanding obligations of the Borrower under the Promissory Note. I agree that a certified statement by PhilLife as to the amount due from the Borrower shall be accepted as correct by me in the absence of manifest error.
3. I hereby empower PhilLife as my attorney in fact, at any time and at its option, to apply to the payment of any amount due under the Loan Documents, any or all moneys, securities and things of value which are now or which may hereafter be in its possession. I waive my right to make application of payment under Article 1252 of the Civil Code of the Philippines. I further waive presentment for payment, protest, notice of dishonour of the Loan Documents and consent that the holder may extend the time of payment of any part of the whole of the debt at anytime upon my request.

3.1 I expressly renounce the defense of excussion.

4. I agree that my obligation under this Surety Agreement shall not be affected, and shall continue to be effective, despite any stay order or similar orders issued in connection with the rehabilitation, insolvency or bankruptcy or similar proceedings involving the Borrower.
5. If married, I hereby represent and warrant to PhilLife that I have secured the consent of my spouse to secure payment and assume the obligations herein, and I further represent that I have been authorized to sign this Surety Agreement in behalf of my spouse and that the assumption of the obligations herein has redounded to benefit of my family.
6. This is a continuing surety agreement, and shall remain in full effect until full and due payment and performance of all the obligations of the Borrower to PhilLife.
7. This agreement shall be binding upon the undersigned, my heirs, executors, administrators and successors and shall inure to the benefit of, and be enforceable by PhilLife, its successors, transferees and assigns.
8. Any action which may arise out of or in connection with this Surety Agreement shall be filed in the proper court in Makati City, without prejudice to the right of PhilLife to commence every action or proceeding in any venue where the assets of the undersigned may be found.

Signed at _____ this _____ day of _____ 20_____

✓

SURETY (CO-BORROWER)

WITNESSES:

REPUBLIC OF THE PHILIPPINES)
MAKATI CITY)S.S.

At MAKATI CITY, on _____, personally appeared before me, the surety, known to me and to me known to be the same person/s who executed the foregoing instrument and acknowledged to me that the same is his/her/their own free and voluntary act and deed, and exhibited to me his/her ID as follows:

WITNESS MY HAND AND SEAL on the date and the place hereinabove written.

Doc. No. _____;
Page No. _____;
Book No. _____;
Series of 20 _____.

Notary Public

SURETY AGREEMENT

WHEREAS, _____ ("Borrower") desires to secure a loan from PHILIPPINE LIFE FINANCIAL ASSURANCE CORPORATION ("PhilLife") in the amount of _____ Pesos (_____) and the latter has agreed to grant the same to the Borrower subject to the condition, among others, a Surety shall be solidarily liable with the Borrower for his/her obligations under the following:

- (2) the Promissory Note No. dated _____, and executed by the Borrower in favour of PhilLife, a copy of which is attached and incorporated by reference.

NOW, THEREFORE, for and in consideration of the foregoing premises, and for valuable consideration received by me from the Borrower, I hereby bind myself as Surety for the Borrower to PhilLife and to any party to whom PhilLife may cede or assign to the following terms and conditions:

9. I agree to be liable solidarily with the Borrower in the prompt payment at maturity of any and all principal and interest payments, penalties or fees of every kind of which the Borrower is obligated to pay PhilLife under the Loan Documents.
10. In case of default by the Borrower in the payment at maturity of any of the obligations under the Loan Documents, or in case of the Borrower's failure to respond promptly to any lawful demand made by PhilLife, or in case the Borrower violates or contravenes any of his/her agreement or covenant with PhilLife. I agree to pay to PhilLife, upon demand, all outstanding obligations of the Borrower under the Promissory Note. I agree that a certified statement by PhilLife as to the amount due from the Borrower shall be accepted as correct by me in the absence of manifest error.
11. I hereby empower PhilLife as my attorney in fact, at any time and at its option, to apply to the payment of any amount due under the Loan Documents, any or all moneys, securities and things of value which are now or which may hereafter be in its possession. I waive my right to make application of payment under Article 1252 of the Civil Code of the Philippines. I further waive presentment for payment, protest, notice of dishonour of the Loan Documents and consent that the holder may extend the time of payment of any part of the whole of the debt at anytime upon my request.

3.1 I expressly renounce the defense of excussion.

12. I agree that my obligation under this Surety Agreement shall not be affected, and shall continue to be effective, despite any stay order or similar orders issued in connection with the rehabilitation, insolvency or bankruptcy or similar proceedings involving the Borrower.
13. If married, I hereby represent and warrant to PhilLife that I have secured the consent of my spouse to secure payment and assume the obligations herein, and I further represent that I have been authorized to sign this Surety Agreement in behalf of my spouse and that the assumption of the obligations herein has redounded to benefit of my family.
14. This is a continuing surety agreement, and shall remain in full effect until full and due payment and performance of all the obligations of the Borrower to PhilLife.
15. This agreement shall be binding upon the undersigned, my heirs, executors, administrators and successors and shall inure to the benefit of, and be enforceable by PhilLife, its successors, transferees and assigns.
16. Any action which may arise out of or in connection with this Surety Agreement shall be filed in the proper court in Makati City, without prejudice to the right of PhilLife to commence every action or proceeding in any venue where the assets of the undersigned may be found.

Signed at _____ this _____ day of _____ 20 _____

✓ _____
SURETY (CO-BORROWER)

WITNESSES:

REPUBLIC OF THE PHILIPPINES)
MAKATI CITY)S.S.

At MAKATI CITY, on _____, personally appeared before me, the surety, known to me and to me known to be the same person/s who executed the foregoing instrument and acknowledged to me that the same is his/her/their own free and voluntary act and deed, and exhibited to me his/her ID as follows:

WITNESS MY HAND AND SEAL on the date and the place hereinabove written.

Doc. No. _____;
Page No. _____;
Book No. _____;
Series of 20 _____.

Notary Public