

CREDIT APPLICATION

*Company Policy strictly prohibits employees from soliciting or receiving any compensation in the processing of loan applications.
*Please use a separate sheet if necessary.

Amount Applied	Terms	Purpose/Product	Collateral	Date		
PERSONAL INFORMATION						
Borrowers ID :	Loan Number :					
Borrower Name :						
Spouse Name :						
CoMaker :						
CoMaker II :						
Complete Address :						
Provincial Address :						
Date of Birth :	Place of Birth :					
Gender: ☐ Male ☐ Female	Civil Status: ☐ Single ☐ Married ☐ Separated ☐ Widowed					
Citizenship :	TIN No. :					
Telephone No. :	SSS No. :					
Mobile No. :	Email :					
House Ownership: ☐ Owned ☐ Free ☐ Rented						
Dependents		Birthdate	Grade/Year-Name and Address of School			
SOURCE OF INCOME						
Employer :	Address :		Tel No. :			
Position :	Employment Status: ☐ Casual/Contractor ☐ Temporary/Probationary ☐ Permanent/Regular					
Date Hired :	Immediate Supervisor :		Gross Monthly Income :			
Spouse's Employer :	Address :		Tel No. :			
Position :	Employment Status: ☐ Casual/Contractor ☐ Temporary/Probationary ☐ Permanent/Regular					
Date Hired :	Immediate Supervisor :		Gross Monthly Income :			
Business Name :	Address :		Tel No. :			
Nature of Business :	Years in Operation :		Gross Monthly Income :			
No. of Employees :	Capital :					
Coverage Area :	Expiry Date of Franchise :		No. of Outlet :			
Other Income :	Gross Monthly Income :					
CREDIT REFERENCE						
Name of Creditors		Nature of Loan	Amount Granted	Term	Balance	Remarks
Bank	Branch	Account Number :	Daily Ave Bal	Present Balance	Date Opened	Remarks
PROPERTIES OWNED						
Real Estate Properties (Location)		TCT No.	Area (m2)	How Acquired	Remarks	
Vehicles		Year Model	From Whom Acquired	When Acquired	Remarks	
Home Appliances and Other Properties						
PERSONAL REFERENCES						
Name		Address			Contact No.	
How did your hear about First Standard?						
☐ Flyers	☐ Facebook	☐ Newspaper ads	☐ First Standard Agent: _____		☐ Others (Please Specify):	
☐ Billboards	☐ Instagram	☐ Friend / Relative	☐ First Standard Dealer: _____			
☐ TV Commercial	☐ Radio Ads	☐ Walk-in	☐ Events: _____			

I/We hereby authorize First Standard Finance Corporation ("FSFC") to gather and / or obtain such information(s) as maybe required concerning this application.
I/We likewise certify that the foregoing information(s) are true and correct and agree to notify the Company of any material change(s) affecting my loan based on information given herein.
I/We hereby acknowledge and authorize: 1) the regular submission and disclosure of my basic credit data (as defined under Republic Act No. 9510 and its Implementing Rules and Regulations) to the Credit Information Corporation (CIC) as well as any updates or corrections thereof; and 2) the sharing of my basic credit data with other lenders authorized by the CIC, and credit reporting agencies duly accredited by the CIC.
I/We acknowledge the necessity for full disclosure, hence, I/we hereby grant informed consent to First Standard Finance Corporation ("FSFC") and/or its authorized personnel to collect, protect, use, process, and store any personal data information required for loan or financing purposes. I/We further consent to the disclosure to FSFC and/or its authorized personnel of any non-public information required for loan or financing purposes, including financial, business, and credit information or reports. This consent and waiver is made in accordance with the Philippine Republic Act No. 10173, otherwise known as the Data Privacy Act of 2012."

Date Signed

Signature

Signature

Residence Cert. No.	Place of Issue	Date of Issue
Remarks		

Please sketch the location of your residence at the back.

Thank you for your interest in applying for a loan with us.
We're looking forward to do business with you.

This Privacy Policy ("**Policy**") applies to personal data collected, stored, disclosed and/or processed by First Standard Finance Corporation and its related corporations and affiliates (individually and collectively, "**FSFC**", "**we**", "**our**" or "**us**").

1. Lawfulness
2. Fairness
3. Purpose limitation and data minimization
4. Transparency
5. Storage limitation
6. Integrity, Security, and Confidentiality of Data

a. the purposes for and how we may use that information
b. the types of personal data we may collect from you
c. with whom we may share it
d. how the same are stored and for how long
e. your rights under this policy and how to use them
f. measures we take to protect the security of the information you
provide to us
g. how you can reach us to change or update your personal data, ask
questions or provide feedback about our personal data protection
policy, or withdraw consent regarding any of your personal data
h. identity and contact details of the data controller, Data Protection
Officer, or comparable role

b. Regarding our products or services, as well as your interactions with us, we may have informed you of other specific purposes for which we collect, use, or disclose your personal data. If that is the case, we will gather, utilize, and share your personal data for these additional purposes as well, unless we have explicitly informed you to the contrary.

- a. **Loan Application Processing:** To assess and process your loan application.
- b. **Creditworthiness Evaluation:** To verify your creditworthiness and assess risk by using credit reporting agencies and other sources.
- c. **Loan Servicing:** To manage your loan account, process payments, and send you loan statements.
- d. **Legal and Compliance Obligations:** To comply with applicable laws and regulations, including anti-fraud, anti-money laundering, and tax reporting requirements.
- e. **Communication:** To contact you about your loan account, repayments, updates, or changes to our services.
- f. **Marketing and Promotional Purposes:** With your consent, to send you information about products or services we offer that may be relevant to you.

- Contractual necessity: To enter into and fulfill the loan agreement with you.
- Legal obligations: To comply with legal and regulatory requirements.
- Legitimate interests: To protect our business, enforce loan agreements, and ensure security.
- Consent: When required, such as for marketing communications or sharing data with third parties.

- Credit Reporting Agencies: For credit assessments and reporting your loan activities.
- Service Providers: Third parties that help us manage our loan services (e.g., payment processors, IT service providers).
- Regulatory and Law Enforcement Authorities: To comply with legal obligations, subpoenas, or regulatory inquiries.
- Affiliates and Business Partners: With your consent, for joint marketing purposes or co-branded services.

At various times, we may collect personal data and information about you, related individuals, and/or those accompanying you, depending on how you interact with us, the products or services you use, and the transactions you engage in. This collection will occur as you interact with our employees and authorized representatives across different business units, branches, social media, and other channels. This may include, but is not limited to:

- | | |
|----|--|
| a. | Identification information: Name, date of birth, national ID, driver's license, passport number |
| b. | Basic personal information like your gender, marital status and citizenship including supporting documents such as government ID details |
| c. | Contact information: Home address, office address, postal address, Email address, mobile and telephone number |
| d. | Specimen signatures |
| e. | Education, employment and business details |
| f. | Employment information: Employer, occupation, salary |
| g. | Images via CCTV and other similar recording devices which may be observed when visiting our offices and/or using our other facilities |
| h. | Voice recordings of our conversations with you |
| i. | Financial information (such as income, expenses, balances, investments, tax, insurance, financial and transaction history, etc.) |
| j. | Business interests, assets and credit information |
| k. | Account transactions, movements and interactions with third parties such as merchants |
| l. | Bank account details, income, credit history tax identification number |
| m. | Information related to your financing applications, payments, and loan history |
| n. | Data related to your interaction with our website, mobile apps, or online portals (cookies, IP addresses, device data) |

We obtain personal data from you through various means, including when you fill out a form, make a phone call, submit records and official documents, undergo background and credit investigations related to a potential business relationship with us, and interact with

- a. When you use our services.
- b. When you complete and submit a form related to any of our products or services, including application forms or other documentation for investments through FSP®.
- c. When you contact us by phone.
- d. When you provide records and official documents.
- e. During hardcopy and credit investigations related to a potential business relationship.
- f. When you enter into any agreements or provide documentation regarding your transactions with us or when you utilize our products and services.
- g. When you interact with our personnel, such as relationship managers and branch managers, via phone calls (which may be recorded), emails, videos, webinars, face-to-face meetings, and emails.
- h. When your image is captured by closed-circuit television (CCTV) or other devices while you are on our premises.
- i. When you use our products and services offered through online services such as webinars and apps.
- j. When you ask us to contact you, add you to an email or mailing list, or respond to our requests for additional personal data, promotional activities, or marketing campaigns.
- k. To engage you in our marketing representatives, agents, or other service providers.
- l. When we obtain your personal data from third parties related to your ongoing and trading relationship with us, such as from referral, business partners, independent asset managers, public agencies, or relevant authorities.
- m. In connection with any investigation, litigation, or inquiry involving you or any associated individual.
- n. When you submit your personal data to us for any other reason.

We may share your information with service providers and third-party vendors that assist us in our business operations (such as payment processing, IT services, and credit reporting agencies). This may also include FSFC's business units, subsidiaries, affiliates, agents, and business partners involved in joint services or products. Additionally, we may share your data with outsourced service providers and other third parties that help us deliver services to you. Finally, we may disclose your information to regulatory authorities as required by law or legal processes to meet our legal obligations, including fraud prevention and anti-money laundering, such as government regulators, judicial bodies, supervisory authorities, tax agencies, or courts with jurisdiction.

- a. Verify your personal information
- b. Assist in business operations
- c. Comply with legal requirements
- d. Enforcing our terms of use including, among others, our rights as creditor to customers availing of our loan or credit products, or such other applicable policies with respect to the services that we provide
- e. Addressing fraud, security or technical issues, to respond to an emergency or otherwise protect the rights, property or security of our customers or third parties
- f. Carrying out all other purposes set out above
- g. The personal data shared with third parties shall be covered by the appropriate agreement to ensure that all personal data is adequately safeguarded
- h. Courier services, telecommunications, and information technology
- i. Insurance companies and insurance brokers
- j. Card companies and banks and their respective service providers
- k. Professional advisors such as lawyers, auditors and tax consultants
- l. Such party to whom we transfer our rights and duties to
- m. Such party as required by any applicable law, regulation, direction, court order or other legal obligation
- n. Any party to whom you authorize us to disclose your personal data.

We require that parties to whom we transfer personal data, and service providers only process personal data strictly for purposes for which we engage them for and consistent with the purposes that we have described as Purposes for Collection and Use of Personal Data or with other purposes for which consent has been sought and obtained.

FSFC does not, and will not, sell personal data to any third party. All our engagements with third parties shall be fully compliant with our obligation of confidentiality imposed on us under applicable agreements and/or terms and conditions or any applicable laws that govern our relationship with you.

FSFC uses reasonable precautions to protect your personal data and store it securely. The security of your personal data is important to us. FSFC implements appropriate technical and organizational measures to protect your personal data from unauthorized access, disclosure, alteration, or destruction. These measures include encryption, access controls, secure servers, and regular security audits. We strictly enforce data privacy and information security policies. We implement physical security measures to protect your personal data against loss, misuse, modification, unauthorized or accidental access or disclosure, alteration or destruction.

- We keep and protect data using a secured server behind a firewall, deploying encryption on computing devices and physical security controls
- We restrict access to your personal data only to qualified and authorized personnel who hold your personal data with strict confidentiality
- We train our employees to properly handle your data
- We require our third parties to protect personal data aligned with our own security
- Our service providers will be bound by contractual information security arrangements that we have with them
- Regardless of where personal data is transferred, we take all steps reasonably necessary to ensure that personal data is kept securely.

FSFC will retain your personal data only for as long as the purposes for which the data is collected or used (as notified to you) continues, or where necessary for our legal or business purposes. Thereafter, FSFC will delete or destroy the personal data, or restrict access to data which can be associated with you. We retain personal data for as long as necessary to fulfill the purposes for which it was collected and to comply with legal obligations according to operational need and in compliance with legal and regulatory purposes. Once personal information is no longer needed, we will securely delete or anonymize it.

FSFC stores personal data in a data center (on premise and cloud) and physical document storage facilities. FSFC's data retention and disposal policy is in accordance with R.A. 9470 (National Archives of the Philippines Act) and BSP regulations. In general, FSFC shall only retain your data for five (5) years after the processing relevant to the purpose has been terminated. However, we may retain your data when necessary to establish, exercise or defend legal claims, for legitimate business purposes, or when provided by law.

You are responsible for ensuring that the personal data you submit to us is complete, accurate, and truthful. If you fail to do so, it may hinder our ability to provide the products and services you request.

Please notify FSFC immediately of any changes in circumstances or facts that might make any previously provided information inaccurate or incorrect. You should also provide any information or documentation that FSFC may reasonably need to verify the accuracy of the updated data.

We encourage you to be proactive in safeguarding your personal data by keeping your account details, PINs, usernames, and passwords confidential and not sharing them with others or writing them in accessible places. Additionally, we advise you to remain cautious to protect yourself against phishing, skimming, and other forms of electronic fraud.

Under the Data Privacy Act, you have the following rights:

- a. Right to be informed;
- b. Right to object;
- c. Right to access;
- d. Right to rectify or correct erroneous data;
- e. Right to erase or block;
- f. Right to secure data portability;
- g. Right to be indemnified for damages; and
- h. Right to file a complaint

FSFC's decisions regarding access requests, corrections, erasures, and objections to data processing are always governed by applicable internal policies and relevant laws and regulations.

Under NPC Circular No. 20-01 (14 September 2020) (Guidelines on the Processing of Personal Data for Loan-Related Transactions) and NPC Circular No. 2022-02 (December 1, 2022) (Amending Certain Provisions of NPC Circular No. 20-01), the processing of personal data for evaluating loan applications, granting loans, collection of loans, and closure of loan accounts shall be subject to the following general guidelines:

- a. Borrowers shall be provided all the details required under Section 16(b) of the DPA and Section 34 (a)(2) of its IRR, in a clear language and in the most appropriate format (as provided herein);
- b. In cases where a borrower's personal data will be further processed for purposes compatible with the primary purpose, the same may be allowed, provided that:
- i. A direct and objective link must exist between the primary purpose for the processing of the personal data and the other compatible purposes. Such other purposes may include customer behavior analysis, system administration, service quality maintenance, customer service or support, among others;
 - ii. Should information be used for marketing, cross-selling, or sharing to third parties for purposes of offering other products or services not related to loans, Loan Companies (LCs), Finance Companies (FCs) or other persons acting as such must have a separate lawful

f. LCs, FCs, and other persons acting as such shall, as part of their registration with the NPC, submit a complete list of the names of all publicly available applications owned or operated by such entities including all publicly available online applications used for loan processing activities, in accordance with the applicable Rules on Registration of Data Processing Systems and Notifications regarding Automated Decision-Making

Email: dataprotection@firststandard.ph

FSFC may update this Data Privacy Policy Notice and Consent to align with industry trends and legal or regulatory requirements related to the handling of your personal data. Any relevant updates will be posted on our website.

- a. FSCF reserves the right to amend this Policy at any time and without prior notice to you. The latest version of this Policy is always available on our website. Please review this Policy from time to time so you are aware of any changes or updates to the notice.
- b. By continuing to use our services or purchasing products from us or by your continued engagement with us following the change or revision to this Policy, you will be deemed to have agreed to and accepted such amendments.

By submitting your data to FSFC, you confirm that you have read and understood this Data Privacy Policy Notice and Consent, and expressly consent to the processing of your personal and/or sensitive personal information as outlined in this Policy and Notice. You acknowledge that this includes access to the personal data and records you have submitted, which may be classified as personal and/or sensitive personal data under the Data Privacy Act of 2012.

- grant FSFC permission to share your data with accredited or affiliated third parties as well as independent or non-affiliated third parties, whether local or foreign, under the following conditions:
- When necessary for the proper execution of processes related to the stated purpose.
 - When the use or disclosure is reasonably necessary, required, or authorized by law.
 - Provided that adequate security measures are in place to protect your data.

For complete reference on the Data Privacy Act, please visit the National Privacy Commission website at <https://www.privacy.gov.ph/>.

By signing this Data Privacy Policy Notice and Consent I/We certify and confirm:

- a. That I/We have read and understood the FSPC Data Privacy Policy Notice and Consent herein;
- b. That I/We knowingly and fully consent thereto;
- c. That I/We, as ("Data Controller") grant/offer free, voluntary and unconditional consent to the collection and processing of all Personal Data (as defined above), and account or transaction information or records relating to me/us disclosed/transmitted by me/us in person or by my/major authorized agent/representative/s to the information management system of the Republic of the Philippines, its government or representative/s and/or information controller, by whatever means;
- d. That I/We give such full consent in accordance with Republic Act (R.A.) 10173, otherwise known as the "Data Privacy Act of 2012" of the Republic of the Philippines, including its Implementing Rules and Regulations (IRR), and the National Privacy Commission (NPC), as well as the FSPC Data Privacy Policy Notice and Consent herein; and
- e. That I/We have read and understood the above and hereby consent to, agree on, accept and acknowledge these terms of consent for myself/ourselves and my/our agent/s for and on behalf of the principal/s I/We represent by signing below.

Full Name: _____

Signature: _____

Date: _____