

## PERSONAL LOAN CHECKLIST (for private persons)

1. Physical documents used to prove the loan **applicant's identity**:
  - a. Photocopy of the official identity document, such as passport or identity card (original to be produced for verification)
  
2. Proof of the **applicant's income**:
  - a. Income tax-return for the previous year, or the employer-issued proof of income containing the following information: a fixed period of employment, job title, and salary /wage for the past 3 months.
  
3. **Information about collateral (security)**:

**Real estate:**

  - a. Legal proof of ownership - Certificate of Title or equivalent document
  - b. The most recent Property Appraisal Report (or equivalent document) must not be dated later than 6 (six) months before submitting the loan application to the bank

**Other types of collateral:**

  - c. Document checklist related to other types of eligible collaterals may be obtained from your private banker
  
4. **Business plan** for a particular project (project description and the purpose for which funding is required), if needed.
  
5. Field-in **loan application form** and **proof of payment** of the loan application fee (payment slip or receipt).

Bank's officers may request any additional documents reasonably believed to be necessary (if needed).