



TAGUM COOPERATIVE

"where people invest their trust"

Mbr-Application No. _____
Date of Application _____

LOAN APPLICATION FORM (Please fill up this form completely)

Member-Loan Application Information:

Share Capital P _____
Name _____ Age of Member _____
Membership Number _____ Birthdate _____
Membership Type _____ Gender _____
Main Occupation _____ Civil Status _____
Status of Residence ☐ owned ☐ rented ☐ others: specify _____

Educational Level _____
Credit Rating * _____
Other Information _____
*To be filled up by the loan officer

Address: _____
Street Address _____
District/Brgy. _____ City/Town _____
Telephone No. _____ Fax Number _____
Email Address _____ Mobile Phone No. _____
☐ In Elementary ☐ In High School ☐ In College ☐ Etc. _____

Name of Spouse _____
Membership Type _____
Occupation of Spouse _____
Number of Children: _____

Employment:

Type _____
Job Title/Position _____
Employer _____
Address _____
Telephone _____
Date Employed _____
Monthly Salary _____
Other Source of Income _____

Business:

Type of Business _____
Name/Desc. _____
Address _____
Telephone _____
Monthly Expenses _____
Monthly Income _____
Date Started _____

Profession:

Type of Profession _____
Address _____
Telephone _____
Monthly Revenue _____
Monthly Expenses _____
Monthly Income _____
Date Started _____
Other Source of Income _____

Member's Assets (in peso):

Value of Residence _____
business Assets _____
Assets in Profession _____
Real Estate Property _____
Vehicles Owned _____
Bank Deposits _____
Financial Investment _____
Other Valuables _____
Total Assets _____

Member's Liabilities:

Current TC Loans _____
External Bank Loans _____
Financing Companies _____
Credit Cards _____
Other Debt _____
Total Liabilities _____

Members's Net Worth:

Assets Liabilities _____

Financial References: _____

Personal References: _____

UNDERTAKING

I, the loan applicant on record, together with my Co-signers, wish to avail of a loan from the Tagum Cooperative under the following terms and conditions:

Loan Type _____ Loan Amount _____
Loan Purpose _____ Loan Term in Months _____
Mode of Payment _____ Interest Rate per Month _____

In this regard, I hereby authorize Tagum Cooperative and its duly designated representative (s) to conduct any credit investigation on my person that it may deem necessary. I hereby certify that all information presented in this form are true and correct to the best of my knowledge. I understand that any false claim made with this application shall be sufficient basis for its disapproval.

Member's Signature _____

Spouse Signature _____

Member's Income and Expenses:

Monthly Income:
Salary _____
Business _____
Profession _____
Monthly Pension _____
Monthly Commissions _____
Investment Income _____
Spouse Income _____
Total Income _____
Monthly Expenses:
Basic Family Expenses
Food Expenses _____
Education _____
Utilities (Elec, Water Bill, Etc.) _____
Transportation _____
Financial Expenses
TC Loan Payments _____
Bank Loan Payments _____
Finance Co. Payments _____
Credit Card Payments _____
Other Debt Payments _____
Other Expenses
Housing _____
Vehicle Fuel/Maint _____
Other Expenses _____
Assigned to Spouse _____
Total Expenses _____
Net Income/Savings: _____



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LOAN APPLICATION FORM (Please fill up this form completely)

CO-MAKER (1)

NAME: _____
BIRTHDATE: _____ AGE: _____
GENDER: _____
CIVIL STATUS: _____
RELIGION: _____
SHARE CAPITAL: _____
CONTACT NO. _____
ADDRESS: _____

SPOUSE: _____
TOTAL ASSETS: _____
Less: TOTAL LIABILITIES: _____
NET WORTH: _____

SOURCES OF INCOME: _____
EMPLOYMENT: _____
BUSINESS: _____
PROFESSION: _____
SPOUSE INCOME: _____
OTHER INCOME: _____

TOTAL INCOME _____
Less: EXPENSES: _____
FOOD _____
EDUCATION _____
UTILITIES (BILL) _____
TRANSPORTATION _____
HOUSING _____
FUEL/MAINTENANCE _____
OTHER DEBT PAYMENTS _____
OTHER EXPENSES _____
TOTAL EXPENSES _____
NET INCOME / SAVINGS _____

UNDERTAKING

I, a co-maker is surely bound equally and absolutely with the principal and is deemed an promisor and debtor from the beginning. As the co-signer's, hereby voluntarily and willingly bind myself to pay jointly and solidarily all his/ her unpaid obligations arising from this loan application with TAGUM COOP in case his/her monthly loan amortizations/ installments will not paid for whatsoever reasons

(1) Co-maker Name & Signature

Spouse Name & Signature

CO-MAKER (2)

NAME: _____
BIRTHDATE: _____ AGE: _____
GENDER: _____
CIVIL STATUS: _____
RELIGION: _____
SHARE CAPITAL: _____
CONTACT NO. _____
ADDRESS: _____

SPOUSE: _____
TOTAL ASSETS: _____
Less: TOTAL LIABILITIES: _____
NET WORTH: _____

SOURCES OF INCOME: _____
EMPLOYMENT: _____
BUSINESS: _____
PROFESSION: _____
SPOUSE INCOME: _____
OTHER INCOME: _____

TOTAL INCOME _____
Less: EXPENSES: _____
FOOD _____
EDUCATION _____
UTILITIES (BILL) _____
TRANSPORTATION _____
HOUSING _____
FUEL/MAINTENANCE _____
OTHER DEBT PAYMENTS _____
OTHER EXPENSES _____
TOTAL EXPENSES _____
NET INCOME / SAVINGS _____

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(1) Co-maker Name & Signature

Spouse Name & Signature

TAGUM COOPERATIVE

Dalisay Road Magugpo West, Tagum City, Davao del Norte

PROMISSORY NOTE

Amount: PHP _____

Date of Maturity _____

No. 332378

FOR VALUE RECEIVED, I/we, unconditionally promise to pay to the order of Tagum Cooperative, without need of demand, at its office located in _____, Philippines, the sum of _____ PESOS (P _____) with interest rate of _____ percent (_____ %) per annum, **TO BE PAID IN MONTHLY INSTALLMENTS IN THE AMOUNT OF (P _____) FOR _____ MONTHS, BEGINNING _____ AND ENDING _____.**

1. In case I/we fail to pay on due date any amount/amortization/installment under this note and /or under any loan documents relative thereto, and/or any other obligation which I/we or any of us may now or in the future owe to Tagum Cooperative whether as principal(s) or guarantor(s), or in the event of bankruptcy, insolvency, receivership, levy on execution, garnishment of attachment or in case of conviction(s) for criminal offense by final judgment(s) carrying with it/them the penalty of civil interdiction affecting all or any one of us, or any of the cases covered by Article 1198 of the Civil Code of the Philippines, then the entire obligation under this note shall, at the option of Tagum Cooperative and without the necessity of notice to me/us or any one of us, become immediately due and payable.
2. In the event of default in the payment of any amount/amortization/installment due under this note, and/or under any other loan documents relative thereto, I/we further agree to pay, jointly and severally, an additional amount equivalent to _____ percent (_____ %) per month of the amount due from date of default until fully paid, as penalty/surcharges thereon.
3. I/we do hereby authorize and empower Tagum Cooperative at its option at any time, without notice, to apply to the payment of this note and/or any other particular obligation of all or any one of us, whether as principal or secondary obligor to Tagum Cooperative as it may elect, irrespective of the date of maturity, whether or not said obligations are due, any or all monies, share capital, securities and things of value which are now or which may hereafter be in its hands on deposit or otherwise to the credit of, or belonging to all or any of us. For this purpose, I/we hereby authorize Tagum Cooperative or any of its employees as my/our irrevocable Attorney-in-fact with full power of substitution/delegation, and as such, Tagum Cooperative is likewise authorized to sell at public auction or private sale such securities or things of value and to apply the proceeds of such sale to payment(s) hereof.
4. I/we agree that partial payments accepted by Tagum Cooperative shall not in any manner be construed as a waiver, extension, or novation of my/our obligation under this note.
5. In the event this note or any part thereof is not paid in accordance with its terms and Tagum Cooperative is obliged to engage the services of a lawyer and/or to institute legal actions or proceedings to enforce thereof, I/we further agree to pay jointly and severally, to Tagum Cooperative an additional sum equivalent to twenty five percent (25%) of the total amount due, but, in no case the amount due shall be less than P5,000.00, as and for attorney's fee, aside from the cost, collection expenses and other charges or disbursements, I/we hereby waive all my/our rights under the provisions of section 12, Rule 39 of the Rules of Court.
6. I/we furthermore declare that any action which may arise out of or in connection with this note shall be instituted exclusively in _____, before any court of competent jurisdiction, to the exclusion of other courts.

(Month, _____ Date, _____ Year)

MAKER (Signature Over Printed Name) _____

Valid I.D.: _____

SPOUSE OF MAKER (Signature Over Printed Name) _____

Valid I.D.: _____

CO-MAKER (Signature Over Printed Name) _____

Valid I.D.: _____

SPOUSE OF CO-MAKER (Signature Over Printed Name) _____

Valid I.D.: _____

CO-MAKER (Signature Over Printed Name) _____

Valid I.D.: _____

SPOUSE OF CO-MAKER (Signature Over Printed Name) _____

Valid I.D.: _____

SIGNED IN THE PRESENCE OF:

(Signature Over Printed Name)

&

(Signature Over Printed Name)

SPECIAL POWER OF ATTORNEY
(Re: ATM CARD)

KNOW ALL MEN BY THESE PRESENTS:

I, _____, of legal age, Filipino, single/widow/er/married to _____ and a resident of _____, Philippines, do hereby name, constitute and appoint, TAGUM COOPERATIVE, a cooperative existing under the laws of the Philippines, with principal office in Tagum City, Davao del Norte, Philippines, represented by _____, of legal age, Filipino, single/married and a resident of Tagum City, Davao del Norte, as my true and lawful attorney-in-fact, for me and in my name, place, and stead, to perform the following acts:

1. To withdraw, demand, collect and receive, from the Officials/Tellers/Automated Teller Machine (ATM) of _____ (Name of Bank) using my ATM Card, where my salary is credited, in the amount of _____ PESOS (P _____) every month/every quincena and thereafter applying it as payment of monthly amortization/installment with the said Tagum Cooperative, until my principal obligation including interest and other charges shall have been fully paid. The said ATM Card has been voluntarily delivered by me to Tagum Cooperative by virtue of this Special Power of Attorney;
2. To withdraw, demand, collect and received thereof as payment of my monthly amortization/installment with Tagum Cooperative through my bonuses and other monetary benefits released and entered into my ATM Card in case my salary is inadequate to pay my monthly/quincena payments;
3. To request from the _____ (Name of Bank) and receive from the said bank a new ATM Card, in case of loss of my ATM Card;
4. To sign, execute and deliver the receipts, documents or instruments preparatory, necessary or consequent to the aforementioned authorities; and
5. To do and perform all and every act and thing which may be required, necessary to carry out the above purposes.

Tagum Cooperative is hereby expressly authorized and empowered to delegate to any person, who may exercise in its stead any or all of the powers and authority herein granted to it or to substitute any person in place of the person previously designated to do and perform for me the said powers and authority;

This Special Power of Attorney is understood to be coupled with interest. Thus, it cannot be revoked until payment of the said loan is fully satisfied and without the written consent of Tagum Cooperative.

I am aware that the commission of the following acts shall be construed as deceit and may subject me for criminal prosecution for estafa or such other criminal actions as the facts shall warrant.

- a. Maliciously declaring my ATM Card lost to defeat or frustrate the collection of Tagum Cooperative from my account.
- b. Revocation of this Special Power of Attorney before my account is fully paid; and
- c. Failure to deliver to Tagum Cooperative the new ATM Card issued by the bank, without any act on my part, to serve as replacement of the ATM Card under the custody of Tagum Cooperative.

This Special Power of Attorney shall be binding upon the heirs, successors-in-interest and assigns of the parties hereto and any suit arising from this Special Power of Attorney shall be instituted before any court of competent jurisdiction in Tagum City, Davao del Norte.

HEREBY GIVING AND GRANTING unto my attorney-in fact full power to do and perform all and every act and thing whats very requisite and necessary to be done in and about the premises, as fully to all intents and purposes as I might or could do if personally present and HEREBY RATIFYING AND CONFIRMING all that my attorney-in-fact shall lawfully do or cause to be done by virtue of these presents.

IN WITNESS WHEREOF, I have here unto set my hand this _____ day of _____ at _____ Davao del Norte.

PRINCIPAL (Signature Over Printed Name)
ID: _____

SPOUSE OF PRINCIPAL (Signature Over Printed Name)
ID: _____

TC REPRESENTATIVE
(Signature Over Printed Name)

SIGNED IN THE PRESENCE OF:

&

WITNESS (Signature Over Printed Name)

WITNESS (Signature Over Printed Name)

ACKNOWLEDGMENT

REPUBLIC OF THE PHILIPPINES)

PROVINCE OF) S.S.

CITY OF)

X _____ X

BEFORE ME, A Notary Public, for and in the Province of Davao del Norte, this _____ day of _____, personally appeared the parties, known to me and to me known to be the same person who executed the foregoing Special Power of Attorney and that he/she acknowledged to me that the same is his/her free act and voluntary deed.

WITNESS MY HAND AND NOTARIAL SEAL on the date and at the place first above written.

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



- ✓ I WANT TO KNOW THE LATEST UPDATE!
- ✓ I WANT TO SECURE MY PERSONAL DATA!
- ✓ I AGREE TO TC's DATA PRIVACY CONSENT!

TAGUM COOPERATIVE DATA PRIVACY CONSENT

1. In compliance with RA 9510 - Credit Information System Act and its governing rules and regulation, I hereby agree and authorized Tagum Cooperative the regular submission and disclosure of my basic credit data including related updates/ corrections, receive and consolidate basic credit data to the Credit Information Corporation (CIC) and other entities authorized under the law.
2. In compliance with the Data Privacy Act (DPA) of 2012, and its Implementing Rules and Regulations, I agree and authorized Tagum Cooperative to :
 - a. Use my Personal Information or data to process any transaction related to the availment of Tagum Cooperative's products and services including the insurance services and administer the benefits as stated in my policy (ies) and other existing service agreements.
 - b. Retain my information in Tagum Cooperative Membership Information Database in all its branches shared with other entities duly accredited by Credit Information Corporation (CIC) and other life insurance companies in accordance with the Insurance Regulation of the Philippines.
 - c. Share my information to affiliates and necessary third parties for any legitimate business purpose. I am assured that security systems are employed to protect my information.
 - d. Personal data be retained by Tagum Cooperative for the establishment, exercise or defense of legal claim, for legitimate purpose and for its fulfillment thereof, and for other purposes allowed by law.
 - e. Use all personal information/data, transactions, membership information and relevant documents for the protection and enforcement of rights and interest of Tagum Cooperative in the preparation of demands, conciliation and mediation and court proceedings or regulation.
 - f. Inform me of future customer campaigns and updated and base its offer using the personal information I shared with the company.

FULL NAME

SIGNATURE