

ELIGIBILITY CRITERIA

- ✓ 18 - 70 years old for Principal, 14 to 80 years old for Supplementary
- ✓ Minimum Gross Annual Income of at least Php180,000
- ✓ Have a valid TIN, SSS, GSIS or UMID number
- ✓ Have a Business or Residence landline number
- ✓ Have a Mobile number
- ✓ For Employed: Must be a regular employee or at least 6 months tenure in the current employer
- ✓ For Self-Employed: Must be at least 2 years in the current business

PROOF OF IDENTIFICATION

Photocopy of any of the following photo-bearing valid IDs with date of birth and signature

- Passport
- Driver's License
- SSS ID / GSIS ID
- Unified Multi-Purpose ID (UMID)
- BIR/TIN ID
- PRC ID
- Company ID issued by private entity or institution registered with or supervised or regulated by the BSP, SEC or IC
- All other valid ID issued by the Philippine government and its instrumentalities per BSP Circular No. 608

PROOF OF INCOME

For Employed: Any of the following

- Copy of latest Income Tax Return (ITR) duly stamped as received by the BIR or its authorized agent OR employee's copy of BIR Form 2316 duly signed by the employer
- Copy of last 3 months' payslip from date of application
- Original Copy of Certificate of Employment (Only for Top 1,000 Corporations – must contain name, position, date of employment and Gross Annual Income)

For Self-Employed: Any of the following

- Copy of latest Audited Financial Statement (AFS) with bank or BIR Stamp
- Copy of latest Income Tax Return (ITR) duly stamped as received by the BIR or its authorized agent

For Existing Credit Cardholder with Other Bank

- Latest Billing Statement of Credit Card/s with at least one (1) year as principal cardholder

For Foreigner: Any of the following

- Proof of Income or Employment AND a Copy of Alien Certificate of Registration (ACR)/Immigrant's Certificate of Residence (ICR) or VISA