

**BARANGKA CREDIT COOPERATIVE**

A Primary Multi-Purpose Cooperative
 No. 170 General Julian Cruz St., Barangka, Marikina City
 8475-0044 | 8997-3051 | 8941-5244

Membership Status:

- New Member
 Current/Old Member

COMMON SHARE CAPITAL SUBSCRIPTION AGREEMENT

(Form No. TF-034 / Rev. 10/16/2020)

Last Name		First Name		Middle Name		Date Applied:	Application No.:
Total Amount Subscribed:	Term of Subscription:	Term of Payment:	Mode of Payment:		First Payment Date:	Last Payment Date:	
		<input type="checkbox"/> Weekly <input type="checkbox"/> Semi-Monthly <input type="checkbox"/> Monthly <input type="checkbox"/> Others: _____	<input type="checkbox"/> Over the Counter (OTC) <input type="checkbox"/> Post Dated Checks <input type="checkbox"/> Debit from ATM/Salary <input type="checkbox"/> Debit from regular savings				

Terms and Conditions:**1. Qualified Members:**

- 1.1. A new Regular member/co-owner must subscribed a minimum of Fourteen Thousand Pesos (₱14,000.00) on his/her common share capital payable within the prescribed 24-month term, which can be paid in full upon membership or on a monthly installment.
- 1.2. Regular members/co-owners with paid-up common share capital of ₱14,000.00 and above must continuously subscribe additional common shares. A minimum of ₱14,000.00 or more may be subscribed. Provided that, the divisor is equivalent to ₱14,000.00. Term of subscription may vary according to the capacity of the member.

2. Incentive Reward for Additional Subscription**2.1. Subscription under Installment Deposit/Payment**

2.1.1. A regular member subscribing additional common shares shall be entitled to receive a 5% incentive reward based on his/her paid-up share subscription for the year. The release of incentive reward to the subscribing members shall be after the conduct of Annual General Assembly Meeting, which is to be credited to member's registered MIGS ATM card or savings account with BCC.

2.2. Subscription under Spot Cash Deposit/Payment

2.2.1. A regular member subscribing additional common shares under spot cash basis shall be entitled to receive 10% incentive reward. The said reward shall be credited to member's registred MIGS ATM card or savings account with BCC upon full payment/deposit.

3. Paid common share capital subscriptions shall be entitled to the provisions of BCC in the computation of dividends every end of the year.

4. No member shall transfer their balances from common share capital to preferred share capital or vice versa. Transfer of shares shall be allowed subject to the provisions under Section 77 of the By-Laws and Article II, Sections 8 & 9 of BCC Membership Policy.

5. Members/Co-Owners may choose one (1) mode of deposit in paying their subscription on share capital. For over the counter deposits, members may go to the nearest BCC office or thru its authorized bank partners. For deposit made in authorized bank partners, members must secure and present the duplicate copy of bank validated slip to BCC as proof of deposit.

6. A penalty fee of 2% per month shall be charged on the amount of share capital subscription in default.

I, whose specimen signature below, certify that the information disclosed in this Agreement is true and correct, and the provisions indicated herein has been explained to me and clearly understood for compliance.

 Printed Name & Signature of Co-Owner

**BARANGKA CREDIT COOPERATIVE
MIGS ATM SAVINGS APPLICATION FORM**

Date _____

MEMBER INFORMATION

NAME (Last Name, First Name, Middle Name)		SHORT NAME
ADDRESS		TELEPHONE NUMBER
BIRTHDAY	YOUR MOTHERS'S FULL MAIDEN NAME	

ACCOUNT INFORMATION

NAME TO APPEAR ON THE ATM CARD (up to 25 characters)	MEMBER SIGNATURE
<input type="text"/>	

TYPE OF CARD APPLIED FOR

- New Card
- Replacement Card
 - Lost Card
 - Wear & Tear valid until _____
- Forgotten Pin

BCC USE ONLY

CARD NUMBER

ATM ACCOUNT NO.

Form No. MI-013

BCC USE ONLY

Processed by	Signature Verified by	Approved by
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----- Detach Here -----

ATM CARD RELEASE SLIP

Name _____ Application Date _____

Card Number _____ Release Date _____

Member's Signature over Printed Name

Coop Officer's Signature over Printed Name



BARANGKA CREDIT COOPERATIVE

A Primary Multi-Purpose Cooperative



APPLICATION FOR REGULAR MEMBERSHIP & LSPP

2x2 ID Picture

Membership Code/ ID No. : _____
 Date of Membership : _____
 For : The Board of Directors

I hereby submit the following information in connection with my application for membership/ ownership.

I. PERSONAL INFORMATION

LAST NAME				GIVEN NAME				MIDDLE NAME							
[] []				[] []				[] []							
PRESENT ADDRESS							LENGTH OF RESIDENCY			TELEPHONE/ MOBILE NO.					
Number _____		Street _____			Subdivision / Barangay _____		City / Province _____		Year _____ Month _____						
HOME OWNERSHIP							NICKNAME/ ALYAS			E-MAIL ADDRESS					
<input type="checkbox"/> Owned <input type="checkbox"/> Rented <input type="checkbox"/> Mortgaged <input type="checkbox"/> Free use - Owned by: _____															
PERMANENT ADDRESS							PROVINCIAL ADDRESS								
Number _____		Street _____			Subdivision / Barangay _____		City / Province _____								
BIRTH DATE (Month/Day/Year)				AGE	PLACE OF BIRTH			GENDER			CITIZENSHIP				
								<input type="checkbox"/> Male <input type="checkbox"/> Female							
EDUCATIONAL ATTAINMENT				CIVIL STATUS				MOTHER'S MAIDEN NAME							
<input type="checkbox"/> Post Graduate; _____ <input type="checkbox"/> High School Graduate <input type="checkbox"/> College Graduate <input type="checkbox"/> Elementary Graduate <input type="checkbox"/> Vocational Degree <input type="checkbox"/> Atbp. _____				<input type="checkbox"/> Single <input type="checkbox"/> Married Anniversary Date: _____ <input type="checkbox"/> Legally Separated <input type="checkbox"/> Widow/Widower _____											
AFFILIATION/ CIVIC ORGANIZATION MEMBERSHIP							TIN No.			SSS/ GSIS No.					
Type: _____ Position: _____ Name of Organization: _____															
											PERSON WITH SPECIAL NEEDS (PSN): <input type="checkbox"/> Yes <input type="checkbox"/> No				

II. SOURCE/S OF INCOME

MAIN INCOME:		DATE STARTED		COMPANY/ BUSINESS NAME				MEMBER'S OTHER INCOME			
<input type="checkbox"/> Sustento/Pension		_____									
<input type="checkbox"/> Business		_____		COMPLETE COMPANY/ BUSINESS ADDRESS							
<input type="checkbox"/> Salary		_____		POSITION/ NATURE OF BUSINESS							
<input type="checkbox"/> Others: _____		_____		YEARS IN COMPANY/ BUSINESS/ PENSION []		STATUS					
						<input type="checkbox"/> Regular <input type="checkbox"/> Others _____					
MONTHLY INCOME - PS. _____				TELEPHONE/ CELLPHONE NO. OF COMPANY/ BUSINESS							
								MONTHLY INCOME			

III. CHARACTER REFERENCES (not related to you)

NAME:					TELEPHONE/ CELLPHONE NO.				
NAME:					TELEPHONE/ CELLPHONE NO.				

IV. LIFE SHARE PROTECTION PLAN (LSPP)

1. BENEFICIARY/IES

PRIMARY	NAME (Last Name, First Name, Middle Name)	AGE	RELATIONSHIP	GENDER/STATUS	CONTACT NO.
1.					
2.					
3.					

SECONDARY w/ Proof of Beneficiary	NAME (Last Name, First Name, Middle Name)	AGE	RELATIONSHIP	GENDER/STATUS	CONTACT NO.
1.					
2.					
3.					

2. MEMBER'S DECLARATION OF MEDICAL HISTORY

HEALTH DECLARATION	YES	NO	DATE OF SICKNESS	MEDICAL TREATMENT
Are you in good health?				
Had an infectious or critical illness (HIV or AIDS, Cancer and others.)				
Please write major illness (if there's any)				

Please recognize in the payment of the transaction on my account the following signatures:

1. _____
2. _____
3. _____
4. _____

Simple sketch identifying your residence (starting from the main road/ landmark near your residence).

V. MEMBERSHIP PLEDGE, TERMS AND CONDITIONS

As BCC Member, I hereby pledge to agree and comply with the following terms and conditions of my membership with the Barangka Credit Cooperative:

1. To prove that I have attended, completed and finished the prescribed Pre-Membership Education Seminar (PMES) on this day of _____ (MM/DD/YY) under Certificate Number _____.
2. To pay the membership fee of ₱100.00 upon application, the required minimum share capital subscription within the prescribed 24-month period, and other fees prescribed under the initial membership investment;
3. To comply with the provisions of the Articles of Cooperation, By-Laws, policies, and regulations set by the Board of Directors, the General Manager or the Chief Executive Officer, as well as acts of duty constituted Authorities, and in case of failure on my part to do so, the BCC Board of Directors or its designated representative/s, or the Kilusang Bayan or Court, at its options may:
 - 3.1. Fine, suspend, terminate or expel me from membership, where upon my shareholding shall be answerable for my loans as co-maker and other liabilities to BCC. This is without prejudice to the right of BCC to file complaints for collection of all loans and obligations to BCC in case my shareholding is not sufficient to cover the full payment of loans;
4. To certify the truthfulness of all the information prescribed in this membership application form including the information provided under my Beneficiary/ies Information for Life Share Protection Plan (LSPP). I further certify that I have read, understood and have been appraised, as well as my beneficiaries and family members of the LSPP, to which I/we adhere and strictly abide. Any violation on any part or whole policy shall be enough ground for the non-payment or forfeiture of my LSPP benefits without any further notice.
5. To participate and patronize in the following Capital Build-Up (CBU) program of the cooperative as prescribed under Membership Policy Article II, Section 2, Section 7 and By-Laws Article VII, Section 68:
 - 5.1. To subscribe for a minimum of 140 shares valued at ₱100.00 per share, and pay in lump sum or installment within 24 months from the approval of this membership application;
 - 5.2. Upon completion or full payment of the required minimum 140 shares, to continue subscribing, adding, contributing, depositing or paying on a daily/weekly/semi-monthly/monthly at least ₱_____ for my Share Capital account and at least ₱_____ for my Regular Savings account, to which may be deducted or collected from my monthly salary/ earnings/income;
 - 5.3. To contribute at least 5% of the loan/s that I will avail for my CBU. For this purpose, I hereby authorize BCC to automatically deduct 5% from my approved loan/s and add the amount to my Share Capital account;
 - 5.4. To contribute at least 50% of the annual interest on capital and patronage refund due to me, and add to my Share Capital account;
6. To agree and comply that the availment of any loan facility from BCC is a privilege and not a matter of right. Whenever I avail a loan product, I commit to take care of my account responsibly and ensure to pay my due religiously;
7. To agree and comply the terms and conditions applied on membership withdrawal/resignation/termination as prescribed under the following:
 - 7.1. BCC By-Laws, Article III, Section 5, to wit: "A member may, for any valid reason, withdraw/resign/terminate his/her membership from the cooperative by giving a 60-working day notice to the Board of Directors. However, no member shall be allowed to withdraw or terminate his/her membership during any period in which he/she has any pending obligations with the cooperative.";
 - 7.2. BCC Membership Policy, Article II, Section 5, to wit: "A member who opts to withdraw/resign/terminate his/her membership with the cooperative must comply the procedures identified herein:
 - 7.2.1. To secure, fill-up and submit membership withdrawal/resignation/termination and clearance form;
 - 7.2.2. To surrender and submit Share Capital Certificate, passbooks, MGS ATM card and other documents issued by BCC
 - 7.2.3. To undergo counseling and re-orientation from the Board of Directors or any of its authorized representatives;
 - 7.2.4. To pay the required withdrawal/resignation/termination fee of ₱1,000.00 to be automatically deducted from cash proceeds upon membership withdrawal/resignation/ termination;
8. To adhere and comply with all the remedies and settlement of disputes under BCC By-Laws, Article XI before going to Cooperative Development Authority (CDA) or courts.

VI. DATA PRIVACY CONSENT

I authorize and give my consent to Barangka Credit Cooperative (BCC), a primary multi-purpose cooperative registered under the Cooperative Development Authority (CDA), to collect, process, update, disclose, retain, and dispose my personal information and other sensitive personal information contained in my membership record form and any other forms of documents that I have or will submit to BCC, whether manually or electronically, in accordance with the Data Privacy Act 2012, and its implementing Rules and Regulations (IRR):

- To verify and share my personal information from any person or entity that BCC may deem necessary including, but not limited to, credit bureaus, financial institutions, and government authorities such as the Cooperative Development Authority (CDA), Bureau of Internal Revenue (BIR), and third parties like BCC accredited agencies and service providers;
- To establish, confirm, review or update my record;
- To manage and process my account and/or services provided to me;
- To conduct membership risk, capacity and suitability assessment, product development and audit;
- To market its products and services, and other legitimate business purposes; and
- To comply with its reporting obligations under applicable laws, rules and regulations.

I understand that any information provided to BCC is protected. BCC will only collect my Personal Information and other sensitive personal information through secure means, i.e. in person at BCC branches, via recorded line through BCC hotlines and in-house collection, e-channels - BCC business online platform, website, emails, and social media accounts.

I understand that this authorization/consent shall continue to be in effect throughout the duration of my membership with BCC and/or until expiration of the records retention limit set by the relevant laws and regulations for membership account closure, and the period set until destruction and/or disposal of my records, unless earlier withdrawn in writing.

I agree to hold BCC and the persons or entities from whom it may obtain, or with whom it may disclose or verify my personal information and other sensitive personal information free and harmless from any liability arising from the use of any such information.

Finally, I have read and understood and consent to be bound by all the terms and conditions stated above.

VII. CONFORME

I hereby state under oath that the information supplied herein is true and correct to the best of my knowledge. Also, I confirm that I have read in full the membership pledge, terms & conditions and I fully understand that my information willfully withheld or intentionally made to mislead may be due cause for denial of this membership application.

In witness whereof, I have here unto affixed my signature and right hand thumb mark this _____ day of _____, _____.

Printed Name

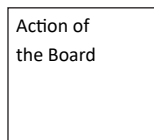
Signature

PB No.



Witnessed & Received by:

Approved by:



The application of membership was approved/ disapproved by the Board of Directors in its meeting held on _____

BCC MEMBER CODE.: _____