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
Number | Street | Subdivision / Barangay | City / Province

LENGTH OF RESIDENCY
Year _____ Month_____

TELEPHONE/ MOBILE NO.

HOME OWNERSHIP
☐ Owned ☐ Rented ☐ Mortgaged ☐ Free use - Owned by: _____

NICKNAME/ ALYAS

E-MAIL ADDRESS

PERMANENT ADDRESS
Number | Street | Subdivision / Barangay | City / Province

PROVINCIAL ADDRESS

BIRTH DATE (Month/Day/Year)

AGE

PLACE OF BIRTH

GENDER
☐ Male ☐ Female

CITIZENSHIP

EDUCATIONAL ATTAINMENT
☐ Post Graduate; _____
☐ College Graduate
☐ Vocational Degree
☐ High School Graduate
☐ Elementary Graduate
☐ Atbp. _____

CIVIL STATUS
☐ Single
☐ Legally Separated
☐ Widow/Widower
☐ Married
Anniversary Date: _____

MOTHER'S MAIDEN NAME

TIN No.

SSS/ GSIS No.

AFFILIATION/ CIVIC ORGANIZATION MEMBERSHIP
Type:_____ Position: _____ Name of Organization:_____

PERSON WITH SPECIAL NEEDS (PSN): ☐ Yes ☐ No

II. SOURCE/S OF INCOME

MAIN INCOME: **DATE STARTED**
☐ Sustento/Pension _____
☐ Business _____
☐ Salary _____
☐ Others: _____ _____

MONTHLY INCOME - PS. _____

COMPANY/ BUSINESS NAME

COMPLETE COMPANY/ BUSINESS ADDRESS

POSITION/ NATURE OF BUSINESS

YEARS IN COMPANY/ BUSINESS/ PENSION

STATUS
☐ Regular ☐ Others _____

TELEPHONE/ CELLPHONE NO. OF COMPANY/ BUSINESS

MEMBER'S OTHER INCOME

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. _____ 3. _____

2. _____ 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, MIGS 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 _____, _____.

_____	_____	_____	Right Thumb Mark
Printed Name	Signature	PB No.	

_____ _____

Witnessed & Received by: Approved by:

Action of the Board

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

BCC MEMBER CODE.: _____ _____