

REGISTRATION OF PAWNSHOPS (PS)

Description	: Processing of client's application for the issuance of any of the following: Acknowledgment of Registration (AOR) for Pawnshop Head Office Authority to Operate (AO) for Pawnshop Branch
Clients	: PAWNSHOPS
Client Requirements	: See Annexes for checklist of registration requirements: Annex E-24-a - Pawnshop Head Office Annex E-24-g - Pawnshop Branch
Schedule of Service Availability	: Banking days: M-F (except holidays); Banking hours: 9:00 AM to 4:30 PM (Cut-off time: Applications received from 1:00 PM onwards will be considered as received the following banking day; Cash Department will accept payments up to 2:30 p.m. only)
Contact Information	: Integrated Supervision Department I (ISD I)
Total Processing Time	: Thirty (30) banking days from receipt by ISD I of complete documents up to the time of issuance of AOR or AO
Total fees	: P1,000.00/office processing fee, P500.00/office annual fee which is valid for 1 year and one-time payment of P500.00 ¹ /office for the metal plate

¹ Subject to change as approved by the Monetary Board

STEP NO.	CLIENT STEP	BSP ACTION	OFFICE RESPONSIBLE/ LOCATION	DOCUMENT(S) REQUIRED	DOCUMENT(S) GENERATED
A) APPLICATION THROUGH MAIL					
1	Secure and accomplish BSP required forms downloadable from http://www.bsp.gov.ph/regulations/reg_others.asp . Forms may also be secured from BSP - ISD I or at any BSP Regional/Branch Offices			See for list of BSP Regional/Branch Offices	
2	Mail complete accomplished forms and other BSP required documents together with ₱1,000.00 processing fee together with an additional (1) ₱500.00 for current year annual fee, and (2) ₱500.00 as payment of metal plate (<i>Payment may be made through check or postal money order (PMO), payable to the Bangko Sentral ng Pilipinas</i>) <i>Note: ₱1,000.00 processing fee is non-refundable</i>	Receive documents. Encode receipt of application in the Document Tracking System (DTS). If the documents contain payment, note the same indicating the check number or PMO in the DTS. Forward/transmit application documents to the Director - ISD I	Processor, CASG Office, 10th Floor, Multi-storey Building	See Annexes for registration requirements	

3	<p><i>For applications with complete documentary requirements</i></p> <p>Receive registration documents:</p> <ul style="list-style-type: none"> -Acknowledgement of Registration (AOR) for Head Office (H.O.) -Condition for Registration (CFR) for H.O. -Authority to Operate (AO) for Branch -Transmittal Letter (TL) -Sticker 	<p>Encode in DTS</p> <p>Verify the completeness and assess the documents submitted. If with payment forward check/PMO to Frontliner, ISD I, 14/F, Multi-storey Building</p>	<p>Account Officer, ISD I, 14/F, Multi-storey Building</p>	<p>Complete application documents and photocopies of ORs</p>	<p>Orders of Payment (OPs) and Official Receipts (ORs) for:</p> <ul style="list-style-type: none"> ₱1,000.00 - processing fee ₱500.00 - annual fee ₱500 - metal plate
	<p>Official Receipts for:</p> <ul style="list-style-type: none"> ₱1,000.00 - processing fee ₱500.00 - annual fee ₱500 - metal plate <p>Sign and return BSP copy as proof of receipt (<i>if thru pick-up</i>)</p> <p>Sign Registry Return Receipt (RRR)(<i>if thru mail</i>)</p>	<p>Prepare Orders of Payment (OPs) and receive Official Receipts (ORs) from Cash Department for:</p> <ul style="list-style-type: none"> ₱1,000.00 - processing fee ₱500.00 - annual fee ₱500 - metal plate <p>Photocopy ORs and note OR numbers and date in the Evaluation Report</p>	<p>Frontliner, ISD I 14/F, Multi-storey Building</p>		

		<p><i>For applications with complete documentary requirements</i></p> <p>Prepare:</p> <p><i>For Application for H.O.</i></p> <ul style="list-style-type: none"> -AOR -CFR -Sticker -TL <p><i>For application for Branch</i></p> <ul style="list-style-type: none"> -AO Sticker TL 	Account Officer, ISD I, 14/F, Multi-storey Building	Complete application documents and photocopies of ORs	<p><i>Application for H.O.</i></p> <ul style="list-style-type: none"> -Acknowledgement of Registration (AOR) with -Conditions for Registration (CFR) -Sticker -Evaluation Report (ER) -Transmittal letter(TL) <p><i>Application for Branch</i></p> <ul style="list-style-type: none"> -Authority to Operate (AO) -Sticker -Evaluation Report (ER) -Transmittal letter (TL)
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	<p><i>For applications with incomplete documentary requirements</i></p> <p>Receive:</p> <ul style="list-style-type: none"> -Letter-Advice (LA) -Application documents together with check/PMO for payment of: <p>P1,000.00 - processing fee P500.00 - annual fee P500 - metal plate</p> <p>Sign Registry Return Receipt (RRR)(<i>if thru mail</i>)</p> <p>Complete deficiencies and resubmit application</p>	<p><i>For applications with incomplete documentary requirements</i></p> <p>Prepare LA and applications documents together with the check/PMO to be returned</p>	<p>Account Officer, ISD I, 14/F, Multi-storey Building</p>	<p>Complete application documents check/PMO for payment of:</p> <p>P1,000.00 - processing fee P500.00 - annual fee P500 - metal plate</p>	<p>-Letter-Advice (LA)</p>
		<p>Release TL/LA together with the documents to authorized representative (<i>if thru pick-up</i>)</p> <p>Forward to CASG the TL/LA together with the required documents (<i>if thru mail</i>)</p> <p>Encode in DTS</p>	<p>Frontliner ISD I, Registration Counter, Ground Floor, Multi-storey Building</p> <p>Account Officer, ISD I, 14/F, Multi-storey Building</p>	<p>Authorization letter and identification card of client/representative (<i>if thru pick-up</i>)</p>	<p>-Receiving copy of the Transmittal Letter (TL) or Letter-Advice (LA)</p>

		<p>Prepare RRR</p> <p>Mail TL/LA together with the documents</p> <p>Encode in DTS release of documents</p>	<p>Processor, CASG</p> <p>Office, 10th Floor,</p> <p>Multi-storey Building</p>		<p>-Registry Return Receipt (RRR)</p>
4	<p>Receive metal plate*</p> <p>Sign BSP copy as proof of receipt <i>(if thru pick-up)</i></p> <p>Sign Registry Return Receipt <i>(if thru mail)</i></p> <p><i>*Note: To be released once available</i></p>	<p>Prepare TL and metal plate</p> <p>Release TL and metal plate to authorized representative <i>(if thru pick-up)</i></p> <p>Forward TL and metal plate to CASG <i>(if thru mail)</i></p> <p>Encode in the DTS</p>	<p>Account Officer, ISD I, 14/F, Multi-storey Building</p> <p>Frontliner, ISD I, Registration Counter, Ground Floor, Multi-storey Building</p> <p>Account Officer, ISD I, 14/F, Multi-storey Building .</p>	<p>Authorization letter and identification card of client/representative <i>(if thru pick-up)</i></p>	<p>-Transmittal Letter (TL) together with the metal plate</p>
		<p>Prepare RRR</p> <p>Mail TL together with the metal plate</p> <p>Encode in the DTS</p>	<p>Processor, CASG</p> <p>Office, 10th Floor,</p> <p>Multi-storey Building</p>		<p>-Registry Return Receipt (RRR).</p>
		End of Transaction			

B) WALK-IN APPLICATION WITH INTEGRATED SUPERVISION DEPARTMENT I

1	Secure and accomplish BSP required forms downloadable from http://www.bsp.gov.ph/reg_others.asp . Forms may also be secured from BSP - ISD I or at any BSP Regional/Branch Offices			See for list of BSP Regional/Branch Offices	
2	Submit complete accomplished forms and other BSP required documents together with ₱1,000.00 processing fee together with an additional (1) ₱500.00 for current year annual fee, and (2) ₱500.00 as payment of metal plate <i>(Payment may be made through check or postal money order (PMO), payable to the Bangko Sentral ng Pilipinas)(Note: Applicant may opt to maintain a receiving copy for his file.)</i> <i>*Only complete documents shall be accepted</i>	Receives documents and verifies completeness	Frontliner, ISD 1, Registration Counter, Ground Floor, Multi-storey Building	See Annexes for registration requirements	

		Prepares and issues Orders of Payment (OPs) for: P1,000.00 processing fee, P500.00 annual fee P500.00 metal plate fee	Frontliner, ISD 1, Registration Counter, Ground Floor, Multi-storey Building	Complete application documents	Orders of Payment (OPs) for: P1,000.00 - processing fee P500.00 - annual fee P500 - metal plate
3	Receive OPs and proceed to Teller, Cash Department, G/F, Multi-Storey Building for payment of: P1,000.00 - processing fee P500.00 - annual fee P500 - metal plate				
4	Give OPs and pay P1,000.00 - processing fee P500.00 - annual fee P500 - metal plate	Receives OPs and Payment; Issue Official Receipts (ORs) for: P1,000.00 processing fee P500.00 annual fee P500.00 metal plate fee	Teller, Cash Dept./ G/F, Multi-Storey Building	OPs for: P1,000.00 processing fee P500.00 annual fee P500.00 metal plate fee	Official Receipts (ORs) for: P1,000.00 processing fee P500.00 annual fee P500.00 metal plate fee
5	Receive ORs				

6	Present ORs to Frontliner, ISD 1, Registration Counter, Ground Floor, Multi-Storey Building	Photocopy ORs (<i>indicate "<u>Original Presented</u>" in the file copy</i>), note the OR numbers and date of payment in the Evaluation Report (ER). Return original ORs to client	Frontliner, ISD 1, Registration Counter, Ground Floor, Multi-storey Building	Original ORs	Photocopies of Official Receipts (ORs)
7	Take back ORs	Returns client's copy of application documents duly signed/stamped with date/time of receipt	Frontliner, ISD 1, Registration Counter, Ground Floor, Multi-storey Building		
8	Receive client's copy of application documents		Frontliner, ISD 1, Registration Counter, Ground Floor, Multi-storey Building		

9	<p>Receive registration documents:</p> <ul style="list-style-type: none"> -Acknowledgement of Registration (AOR) for Head Office (H.O.) -Condition for Registration (CFR) for H.O. -Authority to Operate (AO) for Branch -Transmittal Letter (TL) -Sticker <p>Sign and return BSP copy as proof of receipt <i>(If thru pick-up)</i></p> <p>Sign Registry Return Receipt (RRR) <i>(if thru mail)</i></p>	<p>Encode in DTS</p> <p>Assess the documents and prepare:</p> <p><i>For Application for H.O.</i></p> <ul style="list-style-type: none"> -AOR -CFR -Sticker -TL <p><i>For application for Branch</i></p> <ul style="list-style-type: none"> -AO Sticker TL 	<p>Account Officer, ISD 1, Registration Counter, Ground Floor, Multi-storey Building <i>(If thru pick-up)</i></p> <p>Account Officer, ISD 1, 14th Floor Multi-storey Building <i>(If thru mail)</i></p>	<p>Complete application documents and photocopies of ORs</p>	<p><i>Application for H.O.</i></p> <ul style="list-style-type: none"> -Acknowledgement of Registration (AOR) with -Conditions for Registration (CFR) -Sticker -Evaluation Report (ER) -Transmittal letter(TL) <p><i>Application for Branch</i></p> <ul style="list-style-type: none"> -Authority to Operate (AO) -Sticker -Evaluation Report (ER) -Transmittal letter (TL)
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		<p>Release TL/LA together with the documents to authorized representative <i>(if thru pick-up)</i></p> <p>Forward to CASG the TL/LA together with the required documents <i>(if thru mail)</i></p> <p>Encode in DTS</p>	<p>Frontliner ISD 1, Registration Counter, Ground Floor, Multi-storey Building</p> <p>Account Officer, ISD 1, 14th Floor, Multi-storey Building</p>	<p>Authorization letter and identification card of client/representative <i>(if thru pick-up)</i></p>	<p>-Receiving copy of the Transmittal Letter (TL) or Letter-Advice (LA)</p>
		<p>Prepare RRR</p> <p>Mail TL/LA together with the documents</p> <p>Encode in DTS release of documents</p>	<p>Processor, CASG Office, 10th Floor, Multi-storey Building</p>		<p>-Registry Return Receipt (RRR)</p>

10	Receive metal plate* Sign BSP copy as proof of receipt <i>(if thru pick-up)</i> Sign Registry Return Receipt <i>(if thru mail)</i>
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C) APPLICATION THROUGH PERSONAL FILING WITH BSP REGIONAL/BRANCH OFFICE

1	Secure and accomplish BSP required forms downloadable from http://www.bsp.gov.ph/regulations/reg_others.asp . Forms may also be secured from BSP - ISD I or at any BSP Regional/Branch Offices			See list of BSP Regional/Branch Offices	
2	Submit complete accomplished forms and other BSP required documents together with ₱1,000.00 processing fee together with an additional (1) ₱500.00 for current year annual fee, and (2) ₱500.00 as payment of metal plate <i>(Payment may be made through check or postal money order (PMO), payable to the Bangko Sentral ng Pilipinas)</i>	Receive documents	BSP Regional/Branch Office Staff	See Annexes for registration requirements	
		Prepare and issue OPs for: ₱1,000.00 processing fee, ₱500.00 annual fee and ₱500.00 metal plate fee	BSP Regional/Branch Office Staff	Complete application documents	Orders of Payment (OPs) for: ₱1,000.00 processing fee ₱500.00 annual fee ₱500.00 metal plate fee
3	Receive OPs and proceed to Teller, Cash Department, BSP-Regional/Branch Office for payment of: ₱1,000.00 processing fee -₱500.00 annual fee -₱500.00 metal plate fee				

4	Give OPs and pay: ₱1,000.00 processing fee -₱500.00 annual fee ₱500.00 metal plate fee	Receives OPs and payment; Issues Official Receipts (ORs) for ₱1,000.00 processing fee ₱500.00 annual fee ₱500.00 metal plate fee	Teller, Cash Department, BSP- Regional/Branch Office	OPs for: ₱1,000.00 processing fee ₱500.00 annual fee ₱500.00 metal plate fee	Official Receipts (ORs) for: ₱1,000.00 processing fee ₱500.00 annual fee ₱500.00 metal plate fee
5	Receive ORs				
6	Present ORs	Receive ORs/ Photocopy ORs and return ORs to client (<i>indicate "<u>Original Presented</u>" in file copy</i>)	BSP Regional/Branch Office Staff	Original ORs	Photocopies of ORs
7	Take back ORs				
8	Receive client's copy of Application Documents	Forward/transmit application documents and photocopies of ORs to the Director - ISD I	BSP Regional/Branch Office Staff	Complete application documents and photocopies of ORs	Copy of transmittal letter
		Receive documents. Encode receipt of application in the Document Tracking System (DTS). Forward application documents to the Director - ISD I and encode in the DTS	Processor, CASG Office, 10th Floor, Multi-storey Building	Complete application documents and photocopies of ORs	

9	<p><i>For applications with complete documentary requirements</i></p> <p>Receive registration documents:</p> <ul style="list-style-type: none"> -Acknowledgement of Registration (AOR) for Head Office (H.O.) -Condition for Registration (CFR) for H.O. -Authority to Operate (AO) for Branch -Transmittal Letter (TL) -Sticker <p>Sign and return BSP copy as proof of receipt <i>(If thru pick-up)</i></p> <p>Sign Registry Return Receipt (RRR)<i>(if thru mail)</i></p>	<p>Encode in DTS</p> <p>Verify the completeness and assess the documents submitted.</p> <p><i>For applications with complete documentary requirements</i></p> <p><i>Prepare:</i></p> <p><i>For Application for H.O.</i></p> <ul style="list-style-type: none"> -AOR -CFR -Sticker -TL <p><i>For application for Branch</i></p> <ul style="list-style-type: none"> -AO Sticker TL 	<p>Account Officer, ISD I, 14/F, Multi-storey Building</p>	<p>Complete application documents and photocopies of ORs</p>	<p><i>Application for H.O.</i></p> <ul style="list-style-type: none"> -Acknowledgement of Registration (AOR) with -Conditions for Registration (CFR) -Sticker -Evaluation Report (ER) -Transmittal letter(TL) <p><i>Application for Branch</i></p> <ul style="list-style-type: none"> -Authority to Operate (AO) -Sticker -Evaluation Report (ER) -Transmittal letter (TL)
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	<p><i>For applications with incomplete documentary requirements</i></p> <p>Receive:</p> <ul style="list-style-type: none"> -Letter-Advice (LA) -Application documents <p>Sign Registry Return Receipt (RRR) <i>(if thru mail)</i></p> <p>Complete deficiencies and resubmit application</p>	<p><i>For applications with incomplete documentary requirements</i></p> <p>Prepare Letter Advice (LA) and applications documents</p>	Account Officer, ISD I, 14/F, Multi-storey Building	Complete application documents and photocopies of ORs	-Letter-Advice (LA)
		<p>Release TL/LA together with the documents to authorized representative <i>(if thru pick-up)</i></p> <p>Forward to CASG the TL/LA together with the required documents <i>(if thru mail)</i></p> <p>Encode in DTS</p>	<p>Frontliner ISD I, Registration Counter, Ground Floor, Multi-storey Building</p> <p>Account Officer, ISD I, 14/F, Multi-storey Building</p>	Authorization letter and identification card of client/representative <i>(if thru pick-up)</i>	-Receiving copy of the Transmittal Letter (TL) or Letter-Advice (LA)
		<p>Prepare RRR</p> <p>Mail TL/LA together with the documents</p> <p>Encode in DTS release of documents</p>	Processor, CASG Office, 10th Floor, Multi-storey Building		-Registry Return Receipt (RRR)

10	<p>Receive metal plate*</p> <p>Sign BSP copy as proof of receipt <i>(if thru pick-up)</i></p> <p>Sign Registry Return Receipt <i>(if thru mail)</i></p> <p><i>*Note: To be released once available</i></p>	<p>Prepare TL and metal plate</p> <p>Release TL and metal plate to authorized representative <i>(if thru pick-up)</i></p> <p>Forward TL and metal plate to CASG <i>(if thru mail)</i></p> <p>Encode in the DTS</p>	<p>Account Officer, ISD I, 14/F, Multi-storey Building</p> <p>Frontliner ISD I, Registration Counter, Ground Floor, Multi-storey Building</p> <p>Account Officer, ISD I, 14/F, Multi-storey Building</p>	<p>Authorization letter and identification card of client/representative <i>(if thru pick-up)</i></p>	<p>-Transmittal Letter (TL) together with the metal plate</p>
		<p>Prepare RRR</p> <p>Mail TL together with the metal plate</p> <p>Encode in the DTS</p>	<p>Processor, CASG Office, 10th Floor, Multi-storey Building</p>		<p>-Registry Return Receipt (RRR).</p>
		End of Transaction			

(Name of Entity)

(Address)

(Address)

Taxpayer's Identification No.:

2. Tel. No.:

Form of Business Organization:

☐ Single Proprietorship

☐ Partnership☐ Corporation

Paid-in Capital :

Citizenship

Capital Contribution

(Continue on separate sheet if necessary)

Name

Address

Position

(Continue on separate sheet if necessary)

Purchased

Rented/Leased

Purchase

Monthly/Yearly

(Continue on separate sheet if necessary)

8. Checklist of Requirements to Accompany Information Sheet for the Registration of New Pawnshop with BSP

Type of Organization			DOCUMENTARY REQUIREMENTS
Single Prop.	Partnership	Corp.	
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<ol style="list-style-type: none"> 1. Copy of Certificate of Registration of Business Name^{1/2/} with the Department of Trade and Industry (DTI), in case of a sole proprietorship or Articles of Partnership/Incorporation^{1/ 2/} and By-Laws ^{1/ 2/}-duly registered with the Securities and Exchange Commission (SEC), in the case of a partnership or a corporation, which Article shall indicate that the primary purpose of the partnership/corporation is to engage in the business of a pawnshop or a pawnbroker 2. Copy of City/municipal license/business license/mayor's permit^{1/ 2/} for the current period 3. Simplified Personal data sheet^{2/} with passport size picture duly accomplished by the proprietor or partners or directors, president and proposed manager or officer-in-charge 4. Duly notarized authorization to conduct background investigation^{3/} - from the proprietor or partners or directors, president and proposed manager or officer-in-charge 5. Certification^{4/} from any banking institution on the amount deposited for pawnshop capitalization indicating the outstanding balance and owner of the account 6. Sample pawn ticket^{2/ 3/ 4/5/} 7. Copy of NBI Clearance^{1/} of proprietor or partner or incorporators, directors, president and proposed manager or officer-in-charge 8. Reproduction of signage^{2/} to be used by the pawnshop 9. Notarized special power of attorney authorizing a person/entity to apply for registration in behalf of the proprietor/partnership/corporation. In the case of a corporate applicant, a certified true copy of the board resolution authorizing the person or entity shall likewise be submitted 10. Certification from the president/managing partner/proprietor that the proprietor or partners or incorporators, director, president and proposed manager or officer-in-charge have attended the Anti-Money Laundering Act seminar and pawnshop regulation briefing conducted by the Anti-Money Laundering Council Secretariat and the BSP, respectively 11. Corporate pawnshops with total resources of at least P50 million shall submit to the BSP a notarized certification that it has complied with the relevant requirements of the SEC on corporate governance 12. For applications submitted through BSP Regional Offices or Branches, photocopy of Official Receipt as proof of payment of P1,000 processing fee
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<ol style="list-style-type: none"> 1/ Original shall be presented to BSP for authentication.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<ol style="list-style-type: none"> 2/ - The business name of a pawnshop that is registered with the DTI or the SEC, as the case may be, shall include the word "pawnshop" to reflect the nature of business it is engaged in. As a general rule, the business name appearing in the Certificate of Registration of DTI or SEC, as the case may be, shall be used consistently in the pawnshop's signage and in all documents including pawn tickets, official receipts, stationery, etc. of the pawnshop. A pawnshop that uses or will use a name that is different from its registered name with the DTI or SEC or that uses or will use a name already registered and being used by another pawnshop shall indicate parenthetically such name, the registered name of the pawnshop with the DTI or SEC, as the case may be, with the words "owned and operated by" before the registered name in the pawn tickets, official receipts, stationery, etc. of the pawnshop. A pawnshop that is a subsidiary or affiliate of another pawnshop shall likewise indicate such relationship in the signage, pawn tickets, official receipts, stationery, etc. A subsidiary is a corporation more than fifty percent (50%) of the voting stock of which is owned by another corporation, while an affiliate is corporation less than fifty percent (50%) of the voting stock of which is owned by another corporation.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<ol style="list-style-type: none"> 3/ - BSP prescribed form for pawnshops
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<ol style="list-style-type: none"> 4/ - The business address to be used uniformly in all pawnshop documents shall be exactly that appearing in the Mayor's Permit.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<ol style="list-style-type: none"> 5/ - The pawn ticket shall conform with the standard features prescribed in Section 4322P of the BSP Manual of Regulations for Non-Bank Financial Institutions (Pawnshop). Final printing of pawn tickets shall be done only after BSP approval.

9. Operations shall start on : _____

Note: Pursuant to Subsection 4101P.6 of the revised Manual of Regulations for Non-Bank Financial Institutions - Pawnshops, a non-refundable processing fee of P1,000.00 shall be collected from a person or entity applying to register a pawnshop upon completion of the documentary requirements listed above.

In addition to the processing fee, an annual fee of P500.00 shall be collected prior to the release of the approved Acknowledgement of Registration.

CERTIFICATION

REPUBLIC OF THE PHILIPPINES)
) S.S.

I, _____, solemnly swear that all matters set forth on these statements are true and correct to the best of my knowledge and belief.

Proprietor / Managing Partner /President

TIN _____

SUBSCRIBED AND SWORN to before me in the City/Municipality of _____, this
day of _____, 20____, personally known to me to be the person who executed and signed the
foregoing before me and acknowledged that he executed the same.

NOTARY PUBLIC

Until December 31, _____

PTR No. _____/(place/date issued)

Roll of Attorney No. _____

IBP No. _____

(address of Notary Public)

Doc. No. _____

Page No. _____

Book No. _____

Series of 20 _____

Submission: Upon applying for the issuance of
Acknowledgment of Registration and/or
Authority to Operate to:
Original – ISD I
Duplicate – SDC

(Passport size
picture)

Name of Pawnshop

Address

PERSONAL DATA SHEET for Pawnshops

Name

Position

I hereby certify that the information contained in this document and its supporting schedule of my own knowledge is true and correct.

Date

Signature

SUBSCRIBED AND SWORN to before me in the City/Municipality of _____, this _____ day of _____, 20____, personally known to me to be the person who executed and signed the foregoing before me and acknowledged that he executed the same.

NOTARY PUBLIC

Until December 31, _____

PTR No. _____ (place/date issued)

Roll of Attorney No. _____

IBP No. _____

(address of Notary Public)

Doc. No. _____

Page No. _____

Book No. _____

Series of 20 _____

PERSONAL INFORMATION :

1. NAME : SURNAME GIVEN MIDDLE

2. TIN : 3. UPDATED AS OF:

4. OTHER NAMES USED, IF ANY :

5. MANAGEMENT LEVEL : ☐ Director ☐ Officer ☐ Proprietor

6. DATE ELECTED/APPOINTED :

7. RESIDENCE ADDRESS :

TELEPHONE NO. : E-MAIL ADDRESS :

8. BUSINESS ADDRESS : TELEPHONE NO. : E-MAIL ADDRESS :

9. CIVIL STATUS : ☐ Single ☐ Married ☐ Annulled/Legally Separated ☐ Widow

10. SEX : ☐ Male ☐ Female

11. CITIZENSHIP : 12. DATE OF BIRTH :

13. PLACE OF BIRTH :

14. FOR ALIENS ONLY : ACR NO. Date

DEPARTMENT OF LABOR AND EMPLOYMENT REGISTRATION : Number Date

STATUS OF STAY ☐ Resident ☐ Non-Resident

15. Have you ever been convicted, judicially or administratively, of an offense, or judicially declared insolvent, spendthrift, or incapacitated to contract?

☐ Yes ☐ No If yes, please state:

PARTICULAR NATURE OF CRIME/OFFENSE/VIOLATION	COURT OF JURISDICTION	DATE INFORMATION/COMPLAINT FILED

(Please indicate "N/A" for fields that are not applicable.)

REPUBLIC OF THE PHILIPPINES)
PROVINCE OF)
MUNICIPALITY OF)

AUTHORIZATION

I, _____, after being sworn in accordance with law, do hereby authorize the following, pursuant to the provisions of Subsection 4143P.6(d) of the revised Manual of Regulations for Non-Bank Financial Institutions – Pawnshops:

I _____ (Name of Pawnshop) _____ to conduct a background investigation on myself relative to my application for or appointment to the position of _____ (position) _____ in _____ (Name of Pawnshop) _____ which include, among others, inquiring from the Watchlist Files of the Bangko Sentral ng Pilipinas; and

I _____ The Bangko Sentral ng Pilipinas to disclose its findings pertinent to the aforementioned inquiry on the said Watchlist Files to _____ (Name of Pawnshop _____).

With the above authorization, I hereby waive my right to the confidentiality of the information that will be obtained as a result of the said inquiry, provided that disclosure of said information will be limited for the purpose of ascertaining my qualification or non-qualification for the said position.

In witness whereof, I have hereunto set my hand this _____.

Signature Over Printed Name

SIGNED IN THE PRESENCE OF:

(Witness)

(Witness)

ACKNOWLEDGEMENT

REPUBLIC OF THE PHILIPPINES) S.S.
_____) CITY _____

BEFORE ME, this day of _____ 20 in _____,
personally appeared the following person:

Name	Community Tax Certificate	Place	Date
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known to me to be the same person who executed the foregoing instrument and he acknowledged to me to be the same person who executed the foregoing instrument and he acknowledged to me that the same is his free act and deed.

This instrument consisting of two (2) pages, including the page on which this acknowledgement is written, has been signed on the left margin of each and every page thereof by _____, and his witnesses, and sealed with my notarial seal.

In witness whereof, I have hereunto set my hand, the day, the year and place above written.

Notary Public

Doc. No. _____
Page No. _____
Book No. _____
Series of 20 _____.

BANK CERTIFICATION

Date

Integrated Supervision Department I
Bangko Sentral ng Pilipinas
A.Mabini St., Malate
1004 Manila

Greetings:

This is to certify that there is on deposit with this bank the sum of _____ (P _____) in the name of *(name of depositor and account number)* for *(name of Pawnshop)* which is in the process of registration.

The deposit is clear and free from liens, restrictions, condition or holdout and may be withdrawn in behalf of the pawnshop.

Name of Bank

By _____

Name and Designation

NOT FOR USE

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Appendix P-4

Serial No. _____

Name of Pawnshop _____
 Address and Telephone Number _____
 Taxpayer Identification Number _____
 Business Days and Hours _____

Original

Date Loan Granted: _____ Maturity Date: _____
 Expiry Date of Redemption: _____

Mr./Ms. _____ a resident of _____ for a loan of PESOS _____
 (No./Street/Barangay/Town or City/Province)
 (P _____) with an interest of _____ percent (_____ %) for (_____ days/month), has pledged to this Pawnee, as security for the loan, article(s) described below appraised at PESOS _____ (P _____) subject to the terms and conditions stated on the reverse side hereof. Penalty interest, if any: _____

Description of the Pawn	Principal	P
_____	Interest	_____
_____	Service Charge	_____
_____	Net Proceeds	P
_____	Effective Interest Rate in Percent	_____
	Please Check:	
	Per Annum <input type="checkbox"/> Per Month <input type="checkbox"/> (Others) <input type="checkbox"/>	

ID presented : _____

Contact Number : _____

 (Signature or Thumbmark of Pawner)

 (Signature of Pawnshop's Authorized Representative)

PAWNER IS ADVISED TO READ AND UNDERSTAND THE TERMS AND CONDITIONS ON THE REVERSE SIDE HEREOF

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TERMS AND CONDITIONS OF STANDARD PAWN TICKET

Appendix P-4a

1. The pawner hereby accepts the pawnshop's appraisal as proper.
2. The pawner agrees on the interest rates imposed in this contract of pledge. In case of dispute, the regular courts of law have the vested power to determine the reasonableness and legality of interest rates. The pawnshop hereby agrees not to collect advance interest for a period of more than one (1) year.
3. The service charge is equivalent to one percent (1%) of the principal loan, but shall not exceed five pesos (P5.00). No other charges shall be collected.
4. This loan is renewable for such amount and period as may be agreed upon between the pawnshop and the pawner subject to the same requirements for a new loan.
5. Upon maturity of this loan, as indicated on the face of this pawn ticket, the pawner has ninety (90) days from maturity date within which to redeem the pawn by paying the principal loan plus the interest that shall have accrued thereon.
6. The amount of interest due and payable after the maturity date of the loan up to the redemption period shall be computed upon redemption at the rate of provided above based on the sum of the principal loan and interest earned as of the date of maturity. Any additional penalty and/or interest shall also be computed in the same manner.
7. The pawnshop shall notify the pawner of any change in its

business address/ location through: (1) publication in English and in Filipino or in the local dialect in two (2) daily newspapers of general circulation in the city or municipality where the pawnshop is closing business; and (2) posting in English and Filipino or in the local dialect for one (1) month after date of publication in a conspicuous place in the premises to be vacated and to be transferred to.

8. The pawner and the pawnshop agree that the notice of auction sale shall be delivered via ☐ e-mail, ☐ SMS, ☐ fax or ☐ registered mail or courier at

_____. (check box of agreed mode and indicate the email address; mobile phone no.; fax no; or complete residential address, as may be appropriate, in the space provided). In case no mode of notification is agreed upon, the default shall be via ordinary mail. The pawnshop shall have the right to sell or dispose of the pawn in public auction if the pawner fails to redeem the pawn within the ninety (90) day grace period.

The pawnshop shall send the reminder on or before the expiration of the ninety (90) day grace period.

9. The pawner shall advise the pawnshop of any change of address/mobile phone number/e-mail address/fax number.
10. This ticket shall be surrendered at maturity date upon payment of the loan. In case of loss or destruction of this ticket, the pawner hereby undertakes to personally present an affidavit to the pawnshop before the redemption period expires. The pawnshop has two (2) days to decide whether to accept: (1) the affidavit in place of the original pawn ticket; or (2) to issue a substitute pawn ticket, thereby cancelling the original.
11. In case of pre-payment of this loan by pawner, the interest collected in advance shall accrue in full to the pawnshop.
12. The pawner shall not be entitled to the excess of the public auction sale price over the amount of principal, interest and service fee; neither shall the pawnshop be entitled to recover the deficiency from the pawner.
13. The pawner declares under the penalty of the Anti-Fencing Law that he is the owner of the property subject of this contract.
14. The pawnshop shall exercise reasonable care and caution that an ordinary prudent person would as to his own property over the thing pawned in accordance with

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Republic Act No. 386 (Civil Code of the Philippines), as amended. Accordingly, the pawnshop shall insure all pawned items, except those which are kept inside a fireproof vault, in accordance with the pertinent regulations of the Bangko Sentral ng Pilipinas. Claims for restitution by pawners in case of loss, destruction or defect of the pawn due to robbery, fire and other fortuitous event, with or without the fault or negligence of the pawnshop, its owner, managing partner, directors and officers are cognizable by the regular courts.

15. The pawnee shall not be liable for the loss or damage of the article pawned due to fortuitous events or force majeure. When the loss is due to the fault and/or negligence of the pawnee, the amount of its liability, if any, shall be limited to the appraised value appearing on the face hereof.

Pawner's/Authorized Representative's Signature over Printed Name

Application for Authority to Operate a Branch

_____ Date

Proposed Branch Name : _____

Address : _____

Head Office : _____ Tel. No. : _____

Address : _____

Date of start of Operations : _____ No. of Existing Branches : _____

Address of Latest Branch Registered with BSP : _____

Integrated Supervision Department I
Bangko Sentral ng Pilipinas
A.Mabini St., Malate
1004 Manila

Gentlemen:

We hereby request that an Authority to Operate a branch in the city/municipality of _____ as stated above be issued.

In support of this request, I am pleased to submit herewith the attached documents for your evaluation and consideration.

Very truly yours,

(Signature over Printed
Name of
Owner/president or officer of
equivalent rank)

NOT FOR SALE

Note: Pursuant to Subsection 4151P.5 of the revised Manual of Regulations for Non-Bank Financial Institutions - Pawnshops, a non-refundable processing fee of ₱ 1,000.00 shall be collected from a person or entity applying to establish a pawnshop branch upon completion of the documentary requirements listed below.

In addition to the processing fee, an annual fee of ₱500.00 shall be collected prior to the release of the approved Authority to Operate.

CHECKLIST OF BSP REGISTRATION REQUIREMENTS FOR NEW PAWNSHOP BRANCH

Type of Organization			DOCUMENTARY REQUIREMENTS
Single Prop.	Partnership	Corp.	
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	1. In case of a sole proprietorship, the latest/unexpired Certificate of Registration of business name ^{2f} from the DTI, or in the case of a partnership and corporation, a copy of the Amended Articles of Partnership/Incorporation and By-Laws ^{2f} , if there is any
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	2. City/municipal license/business license/mayor's permit ^{1, 2f} from the city or municipality where the pawnshop branch is to be established
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	3. Certified true copy of the board resolution authorizing the establishment of the branch, in case of corporation
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	4. Simplified Personal data sheet ^{3f} with passport size picture duly accomplished by the proposed manager or officer-in-charge
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	5. Duly notarized authorization to conduct background investigation ^{3f} from the proposed manager or officer-in-charge
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	6. Consolidated balance sheet ^{3f} and income statement ^{3f} of the pawnshop as of and for the period 1 January to the end of the month immediately preceding the application for branching
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	7. Sample pawn ticket ^{2f, 3, 4, 5f}
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	8. Notarized special power of attorney authorizing a person/entity to apply for authority to operate a branch in behalf of the proprietor/partners/corporation. In the case of a corporate applicant, a certified true copy of the board resolution authorizing the person or entity shall likewise be submitted
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	9. NBI clearance ¹ of proposed manager or officer-in-charge
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	10. Reproduction of signage ^{2f} to be used by the branch
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	11. Certification from the president/managing partner/proprietor that proposed manager or officer-in-charge have attended the Anti-Money Laundering Act seminar and pawnshop regulations briefing conducted by the Anti-Money Laundering Council Secretariat and the BSP, respectively
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	12. Duly notarized certification from the head office as to its compliance with the minimum amount of capital under Sections 4106P and 4107P of the revised MORNBFI-P;
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	13. Corporate pawnshops with total resources of at least ₱50 million shall submit to the BSP a notarized certification that it has complied with the relevant requirements of the Securities and Exchange Commission on corporate governance
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	14. For applications submitted through BSP Regional Offices or Branches, photocopy of Official Receipt as proof of payment of ₱1,000 processing fee

^{1f} - Original shall be presented to BSP for authentication.

^{2f} - The business name of a pawnshop that is registered with the DTI or the SEC, as the case may be, shall include the word "pawnshop" to reflect the nature of business it is engaged in.

As a general rule, the business name appearing in the Certificate of Registration of DTI or SEC, as the case may be, shall be used consistently in the pawnshop's signage and in all documents including pawn tickets, official receipts, stationery, etc. of the pawnshop.

A pawnshop that uses or will use a name that is different from its registered name with the DTI or SEC or that uses or will use

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a name already registered and being used by another pawnshop shall indicate parenthetically such name, the registered name of the pawnshop with the DTI or SEC, as the case may be, with the words "owned and operated by" before the registered name in the pawn tickets, official receipts, stationery, etc. of the pawnshop.

A pawnshop that is a subsidiary or affiliate of another pawnshop shall likewise indicate such relationship in the signage, pawn tickets, official receipts, stationery, etc.

A subsidiary is a corporation more than fifty percent (50%) of the voting stock of which is owned by another corporation; while an affiliate is corporation less than fifty percent (50%) of the voting stock of which is owned by another corporation.

- 3/ - BSP prescribed form for pawnshops.
- 4/ - The business address to be used uniformly in all pawnshop documents shall be exactly that appearing in the Mayor's Permit.
- 5/ - The pawn ticket shall conform with the standard features prescribed in Section 4322P of the BSP Manual of Regulations for Non-Bank Financial Institutions (Pawnshop). Final printing of pawn tickets shall be done only after BSP approval.
- 6/ - Required for pawnshops with signatories other than the owner.

Registration Documents:

Submitted by : _____ Tel. No. : _____

Checked by : _____ Date : _____

NOT FOR SALE