

Thank you for choosing **PSBank Home Loan**. Please completely fill out this application form or put N/A on fields that are not applicable to you. All fields marked with asterisk (*) should be answered completely to ensure validity of entry. Application with incomplete information will not be processed. Please print your answers using BLACK ink only.

Are you an Existing PSBank Client? <input type="checkbox"/> Yes <input type="checkbox"/> No	If yes, what PSBank product do you have? <input type="checkbox"/> Deposit <input type="checkbox"/> Home Loan <input type="checkbox"/> Auto Loan <input type="checkbox"/> Business Loan <input type="checkbox"/> Personal Loan	For this loan application, I am the: <input type="checkbox"/> Borrower <input type="checkbox"/> Co-borrower / Co-maker <input type="checkbox"/> Co-mortgagor
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ABOUT THE LOAN YOU WISH TO AVAIL

Home Loan Product

Home Loan Loan Term _____ Rate Fixing* _____

Buy a lot (*acquisition*)

Buy a condominium (*acquisition*)

Buy a lot with improvement (*acquisition*)

Buy a PSBank acquired property (*acquisition*)

Buy a property that is currently mortgaged (*acquisition / refinancing*)

Buy a lot and build a house on it (*acquisition / construction*)

Construct a house on a lot I own (*construction*)

Transfer my existing housing loan (*refinancing*)

Construct a house on own lot that is currently mortgaged (*refinancing / construction*)

Get extra cash (*equity*) for Renovation Others _____

Home Credit Line

Transfer my existing housing loan (*refinancing*)

Get extra cash (*equity*) for Renovation Others _____

Home Construction Loan

If Home Construction Loan, choose a payment scheme after the 1st year.

Principal and Interest - Loan Term _____ Rate Fixing* _____

Interest only - Line renewable yearly

Loan Amount PhP _____

**No. of years you want a fixed rate.*

ABOUT YOUR COLLATERAL

Classification Residential Others _____

TCT / CCT No. _____ Survey Control No. _____

Registered Owner / Developer _____

Project Name _____ Net Selling Price / Total Contract Price
PhP _____

Parking Slot (*if any*) _____ Drying Area (*if any*) _____

Location (*House No./ Floor/ Unit No./ Block No./ Lot No./ P.O. Box No./ Bldg./ Apartment Name/ Street Name/ Village/ Subdivision/ Phase/ Barangay/ Barrio/ Municipality/ Province/ City/ Zip Code/ Country*) _____

Intended use
 For owner occupancy Owner-occupied (*Currently occupied by owner*) Not for occupancy

Beneficiary (if applicable)

Name (*Last name, First name, Middle name*) _____

Birthdate (*mm/dd/yy*) _____ Age _____ *Birthplace _____

Present Address (*House No./ Floor/ Unit No./ Block No./ Lot No./ P.O. Box No./ Bldg./ Apartment Name/ Street Name/ Village/ Subdivision/ Phase/ Barangay/ Barrio/ Municipality/ Province/ City/ Zip Code/ Country*) _____

Nature of work _____ Source of Funds _____

INFORMATION OF BORROWER

*Name (*Last name, First name, Middle name*) Mr. Ms. Mrs. Sr. Jr. Others _____

*Gender Male Female *Civil Status Single Married Legally Separated Widow / Widower *Nationality Filipino Others _____

*Birthdate (*mm/dd/yy*) _____ Age _____ *Birthplace _____

Residency
 Resident (*e.g. Filipinos, sea-based OFWs, Aliens with ACR or Special Retirement Visa ID, etc.*)
 Non-Resident (*e.g. Aliens, Filipino immigrants, land-based OFWs with contract to work abroad for more than a year, etc.*)

Educational Attainment
 Elementary College Vocational High School Undergraduate Postgraduate *Tax Identification No. _____
SSS / GSIS No. _____

*Present Address (*House No./ Floor/ Unit No./ Block No./ Lot No./ P.O. Box No./ Bldg./ Apartment Name/ Street Name/ Village/ Subdivision/ Phase/ Barangay/ Barrio/ Municipality/ Province/ City/ Zip Code/ Country*) _____

Home Ownership
 Owned
 Mortgaged to _____ (*Bank or Financial Institution*) Amort./Mo. PhP _____
 Rented from _____ (*Landlord's Name and Contact No.*) Rent / Mo. PhP _____
 Living with Parents / Relatives

Length of Stay _____ Years _____ Months Your preferred mailing address:
 Residence Office Address Business Address

*Residential Telephone No. (*For non-Metro Manila, please indicate the area code*) _____

*Cellphone No. _____ *Email Address _____

*Mother's Maiden Name _____

*Previous Address (*House No./ Floor/ Unit No./ Block No./ Lot No./ P.O. Box No./ Bldg./ Apartment Name/ Street Name/ Village/ Subdivision/ Phase/ Barangay/ Barrio/ Municipality/ Province/ City/ Zip Code/ Country*) _____

*Permanent Address (*House No./ Floor/ Unit No./ Block No./ Lot No./ P.O. Box No./ Bldg./ Apartment Name/ Street Name/ Village/ Subdivision/ Phase/ Barangay/ Barrio/ Municipality/ Province/ City/ Zip Code/ Country*) _____

Employment

Source of Income
 Locally Employed OFW Immigrant OFW Non-Immigrant Unemployed Others
 Private Government Self-employed Private Government Self-employed Remittance / Allottee Pension / Retired Not Working Student

If employed, please state:
Company Name _____
Office Address _____ Position in the Company
 Non-Officer Jr. Officer Supervisor Middle Manager Sr. Officer
Nature of Business _____
Job Title _____
Length of Stay _____ Years _____ Months
Office Phone / Fax No. _____

If in business or in practice of profession, please state:
Business Name _____ Status of Employment
Business Address _____ Permanent Probationary Contractual
Nature of Business / Work _____
Length of Operation _____ Years _____ Months
Office Phone / Fax No. _____

Name of Previous Employer / Business _____

If OFW, please state:
Country of destination _____ Employment base: Land Sea Air

WORK / BUSINESS / PERSONAL REFERENCES

Work / Business Reference
Name _____
Address _____
Relationship _____ Contact Number/s _____

Personal Reference
Name _____
Address _____
Relationship _____ Contact Number/s _____

Name of Previous Employer / Business _____

If OFW, please state:
Country of destination _____ Employment base: Land Sea Air

Dependents

No. of Dependents _____

1. Name _____ Age _____
School _____ Level _____
Type of School Public Exclusive Private Coed

2. Name _____ Age _____
School _____ Level _____
Type of School Public Exclusive Private Coed

INFORMATION OF SPOUSE

*Name (*Last name, First name, Middle name*) Mr. Ms. Mrs. Sr. Jr. Others _____

*Maiden Name (*Last name, First name, Middle name*) _____

*Gender Male Female *Civil Status Single Married Legally Separated Widow / Widower *Nationality Filipino Others _____

*Birthdate (*mm/dd/yy*) _____ Age _____ *Birthplace _____

Educational Attainment
 Elementary College Vocational High School Undergraduate Postgraduate *Tax Identification No. _____
SSS / GSIS No. _____

Employment

Source of Income
 Locally Employed OFW Immigrant OFW Non-Immigrant Unemployed Others
 Private Government Self-employed Private Government Self-employed Remittance / Allottee Pension / Retired Not Working Student

If employed, please state:
Company Name _____
Office Address _____ Position in the Company
 Non-Officer Jr. Officer Supervisor Middle Manager Sr. Officer
Nature of Business _____
Job Title _____
Length of Stay _____ Years _____ Months
Office Phone / Fax No. _____

If in business or in practice of profession, please state:
Business Name _____ Status of Employment
Business Address _____ Permanent Probationary Contractual
Nature of Business / Work _____
Length of Operation _____ Years _____ Months
Office Phone / Fax No. _____

Name of Previous Employer / Business _____

If OFW, please state:
Country of destination _____ Employment base: Land Sea Air

STATEMENT OF INCOME AND EXPENSES*

	Applicant	Spouse	Total
Gross Monthly Income	PhP	PhP	PhP
Gross Monthly Expenses	PhP	PhP	PhP
Net Monthly Income	PhP	PhP	PhP

STATEMENT OF ASSETS AND LIABILITIES*

ASSETS	Details (Name of Bank, Etc.) / Type / Description	Amount / Estimated Value	
Cash on Hand and with Banks		PhP	
Real Estate Property/ies		PhP	
Motor Vehicle/s		PhP	
Others		PhP	
TOTAL ASSETS		PhP	
LESS: LIABILITIES	Bank	Monthly Amortization	Outstanding Balance
Loans	Personal / Salary Loan	PhP	PhP
	Car Loan	PhP	PhP
	Housing Loan	PhP	PhP
Credit Card	Credit Card Company _____		PhP
	Card Number _____		
	Expiry Date _____		
	Credit Limit _____		
Credit Card	Credit Card Company _____		PhP
	Card Number _____		
	Expiry Date _____		
	Credit Limit _____		
Others			PhP
TOTAL LIABILITIES			PhP
NET WORTH			PhP
<i>*as required by the Bangko Sentral ng Pilipinas under BSP Circular 622</i>			
SOURCE OF PRODUCT INFORMATION			
How did you learn about PSBank Home Loan with Prime Rebate?			
<input type="checkbox"/> TV / Radio	<input type="checkbox"/> Website	<input type="checkbox"/> Direct Mail	
<input type="checkbox"/> Newspaper / Magazine	<input type="checkbox"/> Flyer / Poster / Streamer	<input type="checkbox"/> Email	<input type="checkbox"/> SMS
<input type="checkbox"/> PSBank Personnel	Name _____		
<input type="checkbox"/> PSBank Client	Name _____		
<input type="checkbox"/> Accredited developers	Name _____		
<input type="checkbox"/> Others, pls. Specify _____			
DO YOU HAVE A RELATIVE WORKING IN PSBANK?			
<input type="checkbox"/> Yes	If yes, please state:		
<input type="checkbox"/> No	Name _____	Relation _____	

PRODUCT FEATURES

PSBank Home Loan with Prime Rebate

PSBank Home Loan with Prime Rebate is a Term Loan.

Loan Range: Minimum of PhP500,000 up to a maximum of PhP25,000,000 or up to 80% of the property's appraised value.

Terms: Up to 10 years for residential lot purchase. Up to 25 years for house and lot, townhouse, duplex, or condo, depending on the loan purpose.

Interest Rate: Prevailing Home Loan rate at the time of loan approval.

Prime Rebate Feature: PSBank Prime Rebate: Allows clients to get a "discount" on his/her loan when he/she makes advance and/or excess payments on his/her monthly due.

Example: **Advance Payment:** When client pays before his/her loan's monthly due date, he/she earns a rebate on a daily basis from the day his/her payment was posted to the day before his/her loan's due date.

Excess Payment: When a client pays in excess of the amount required on his/her due date, he/she will earn a rebate on a daily basis from the date of posting up to the day before the next due date.

PSBank Home Construction Loan

PSBank Home Construction Loan is a revolving credit line for the purpose of construction. At the end of the construction period, the applicant may opt to continue with his/ her current loan set-up or convert it to a term loan.

	Revolving Credit Line	Term Loan
Loan Range	80% of the project's appraised value or a maximum of PhP5 million	80% of the project's appraised value or a maximum of PhP25 million
Terms: After the construction period, clients may opt to retain the loan as revolving credit line or convert to a term loan, based on their chosen payment scheme at the time of loan application.	If the choice of financing is Revolving Credit Line after the construction period, the term will be: one-year, renewable every year, subject to the Bank's renewal criteria.	If the choice of financing is a Term Loan after the construction period, the term will be up to 25 years.
Interest Rate	a.) Based on the prevailing interest rate during the one-year construction period. Current interest rate will apply upon your line set-up and for each quarterly re-pricing date. b.) Upon renewal of the one-year credit line, interest rate will be re-priced monthly using the prevailing Home Credit Line rate.	a.) Based on the prevailing interest rate during the one-year construction period. Current interest rate will apply upon your line set-up and for each quarterly re-pricing date. b.) Upon conversion to a term loan, interest rate will be priced using the prevailing booking Home Loan rate depending on your chosen payment scheme.

PSBank Home Credit Line

PSBank Home Credit Line is a loan product designed for clients who want to renovate their homes or refinance loans.

Loan range: - Minimum of PhP500,000 but not to exceed PhP5,000,000
- House and Lot or Townhouse = Up to 70% of the property's appraised value
- Condo unit, Duplex or Vacant Lot = Up to 60% of the property's appraised value

Interest rate: Prevailing Home Credit Line rate at the time of loan approval

HIGHLIGHTS OF TERMS AND CONDITIONS

- Events of Default** - Each or any of the following shall constitute an event of default.
 - Client fails to pay the amortization amount or minimum amount due and any excess availments including fees and charges (under Revolving Credit Line);
 - Client incurs default on any other obligations, loans, advances and other accommodations to the Bank, whether for the Client's own account, the obligation be direct or indirect, or as a principal or co-maker;
 - Client violates any of the T&C of the agreement;
 - Bank cannot register the Real Estate Mortgage with the Register of Deeds for failure of Client to sign or deliver the required documents;
 - Proceedings for voluntary or involuntary bankruptcy, insolvency, or suspension of payments are filed or instituted by the Client;
 - An application for any order of garnishment, attachment, sequestration and the like is filed against Client's property/ies;
 - Any misrepresentation of Client entering into agreement;
 - The loan proceeds were used by the Client for a purpose other than the intended purpose approved by the Bank;
 - The Bank has reasonable grounds to believe that Client may not be able to perform its obligation under the agreement.
- Consequences of Default** - In case of default, the Bank may, without need of notice or demand, exercise any or all of the following remedies.
 - Dishonor any PSBank Revolving Line Check/s;
 - Cancel/freeze/suspend the Credit Line, the Line Current Account, and Loan account that will prevent Client from getting further credit from the Bank;
 - Consider the outstanding balance (including interest, fees and charges) immediately due and demandable;
 - Convert the Revolving Line into a Term Loan at the option of the Bank;
 - Reduce the approved Credit Line;
 - Foreclose the real estate mortgage/ property;
 - Exercise the right of offset and/or legal compensation.
- Customer Complaints, Concerns and Other Queries** - In case of complaints, concerns and other queries regarding PSBank Home Loans, the Client may contact the Bank's 24/7 Customer Experience Hotline at (02)845-8888; text (63)998-8458888; or e-mail at customerexperience@psbank.com.ph. The Client can also get in touch with the Bank via the PSBank LiveChat by visiting www.psbank.com.ph.

SPECIAL PROVISIONS FOR REVOLVING CREDIT LINE

- Credit Line or Credit Limit and Purpose** - PSBank shall make the Credit Line available to Client for a period of one (1) year from date of the agreement. PSBank shall at its sole discretion determine the conditions and has the right to reduce, increase or cancel the line.
- PSBank Revolving Credit Line Current Account** - This is solely for the purpose of drawing on the loan Line and making payments thereunder.
- Access to Credit Line** - Client may draw on the Credit Line either by issuance of Revolving Credit Line checks, withdrawals from the Revolving Credit Line Current Account thru the use of ATM card, or other means as PSBank may authorize. PSBank may impose limits per transactions.
- Availment Limit** - Client shall not make any availment in excess of the Available Credit Line. PSBank shall have the right to refuse the intended availment without need of notice. In case of excess availments, the same shall be, without need of notice, be immediately made due and payable plus interests and charges, if any.
- Payments** - Client shall immediately make payments to cover the minimum amount due including excess availments, past dues, penalties, DST, interest for the period, and service charges, if any.
- Payment Due Date** - PSBank shall set the Payment Due Date within a specific number of days from the end of billing period as indicated in the Statement of Account.
- Statement of Account** - PSBank shall send the Statement of Account (SOA) to Client after each billing or cut-off period. The SOA shall be final and conclusive against Client unless he/she expresses disagreement through a letter to PSBank within 30 days from the billing period stated in the SOA.
- Renewal of Credit Line or Conversion to Term Loan** - PSBank may opt to renew the Credit Line for another year or convert the same to a Term Loan upon notice to Client.
- Cancellation of Credit Line** - Upon cancellation or expiration of the Credit Line, the Available Credit Line and PSBank Revolving Credit Line Current Account shall be automatically closed. Client shall immediately pay the entire outstanding balance and surrender to PSBank all unused check/s and the ATM card issued. PSBank may, without need of notice or demand, exercise the remedies stated in the Consequences of Default.

For your reference, the complete Terms and Conditions are provided in the Promissory Note.

FEES AND CHARGES

A.) BOOKING FEES AND CHARGES:	
APPRAISAL FEE	PhP3,500 per title (waived if acquiring from an accredited developer of the Bank)
PROCESSING FEE	Fixed fee of PhP4,000 (Term Loan), PhP5,000 (Credit Line)
DOCUMENTARY STAMP FAX	PhP 1 for every PhP200 and a fraction thereof
CREDIT LIFE INSURANCE	Credit Life Insurance from AXA Philippines to cover the full amount of the loan or at a maximum coverage of PhP8 million. (For borrowers 18-45 years old) or PhP7 million (for borrowers 46-64 years old), whichever is lower.
MORTGAGE REGISTRATION EXPENSES	Cost of annotation of Real Estate Mortgage and Register of Deeds fees
MISCELLANEOUS FEES	Service providers' fees + notarial fee of PhP500
CANCELLATION FEES	Cost of cancelling previous mortgage and/or other liens, encumbrances (if any)
FIRE INSURANCE/ CONTRACTOR'S ALL-RISK INSURANCE	For Construction Loans, contractor's all-risk insurance coverage will be required upon reaching 30% project completion. *Fire insurance coverage may be sourced thru Charter Ping An Insurance Corporation or an accredited insurance provider of the Bank. (not applicable if collateral is a vacant lot)
B.) POST-BOOKING FEES AND CHARGES:	
DUE DATE EXTENSION FEE <i>(accrued interest from old due date to new due date)</i>	Due date extension fee is computed as: Outstanding Balance x Rate x number of days / 360
SERVICE FEE FOR CERTIFICATE OF MORTGAGE	A certification fee of PhP50 shall be charged plus a notary fee of PhP300 if Certificate of Mortgage is notarized.
ADVANCE PAYMENT TO PRINCIPAL <i>(after due date)</i>	Subject to the payment of all amount due and the corresponding accrued interest from last due date up to payment date computed as follows: Advance payment amount x Rate x number of days (from last due date to payment date) / 360
AMENDMENT FEE FOR TERM SHORTENING WITHOUT ADVANCE PAYMENT	PhP5,000 shall be charged for amendments pertaining to shortening of terms without advance payment.
LATE SUBMISSION FEE OF INSURANCE POLICY RENEWAL <i>(credit life and fire)</i> 31 - 44 DAYS FROM EXPIRY DATE 45 - 59 DAYS FROM EXPIRY DATE 60 DAYS AND BEYOND	PhP200 shall be charged for late submission of insurance policy renewal Documentary Stamp Tax (DST) shall be charged
LATE PAYMENT PENALTY FEE	3% per month or a fraction thereof shall be added on each unpaid installment from its due date until fully paid.
ATTORNEY'S FEES AND LIQUIDATED DAMAGES	In case of litigation, borrower shall pay an additional sum equal to 25% of all amount outstanding (but not less than PhP5,000) as attorney's fees and the further sum of 10% (but not less than PhP 1,000) as liquidated damages, in addition to cost and other expenses of litigation.
NOTARY FEE FOR RELEASE OF CANCELLATION OF REAL ESTATE MORTGAGE	A notary fee of PhP 300 shall be charged for the release of Cancellation of Real Estate Mortgage.
PRE-TERMINATION CHARGES / EARLY SETTLEMENT FEE	Free of charge

Note: All aforesaid fees and charges will take effect immediately and may be cancelled or modified anytime at the Bank's sole discretion without any prior notice.

CORRECTNESS, WAIVER OF CONFIDENTIALITY OF PERSONAL AND FINANCIAL INFORMATION, AND TERMS AND CONDITIONS OF LOAN APPROVAL

- The undersigned loan applicant/borrower (hereinafter the "Borrower" regardless of number) understands that the personal and financial information (hereinafter "Information") supplied by him in the Home Loan Application Form on the reverse side and on this page, and those which may be obtained from his income tax returns, financial statements, credit transactions and all other documents submitted to the Bank in support of his loan application ("Supporting Documents") shall be used by Philippine Savings Bank ("the Bank") as basis for the approval of his said loan application.
- In connection with the above, the Borrower:
 - Certifies the correctness of all his Information;
 - Authorizes the Bank to verify his Information and Supporting Documents with the pertinent government or private institutions;
 - Waives all provisions of Republic Act 1405 (Law on Secrecy of Deposits), Republic Act 6426 (The Foreign Currency Deposit Act), Republic Act 8791 (General Banking Law of 2000), Republic Act 10173 (Data Privacy Act of 2012), their amendatory laws if any, and all other laws now existing or may hereafter exist protecting the confidentiality of the Borrower's Information.
 - Acknowledges that pursuant to Republic Act 9510, the Bank is required to regularly submit and disclose the Borrower's basic credit data (as defined under Republic Act No. 9510 and its Implementing Rules and Regulations) to the Credit Information Corporation (CIC) as well as any updates or corrections thereof; and to share the Borrower's said basic credit data with other lenders authorized by the CIC, and credit reporting agencies duly accredited by the CIC.
- The Borrower understands that the Bank may disapprove his loan application, revoke prior loan approvals, or terminate existing loan availments on the ground of misrepresentation and/or concealment of the Borrower's Information, whether intended or not, without prejudice to any other legal remedies that the Bank may take.
- The Borrower understands that the approval of his loan application shall be at the sole discretion of the Bank, subject to:
 - The Bank's existing credit policies and procedures on its Home Loan Facility;
 - Existing rules and regulations of the Bangko Sentral ng Pilipinas;
 - Payment by the Borrower of all fees and charges relative to the processing of his loan application;
 - Submission by the Borrower of all documentary requirements and compliance with all other conditions imposed by the Bank for the approval of his loan application as prescribed under existing Bank credit policies or those that may be prescribed by the Bank's Legal Department;
 - Agreement by the Borrower to all terms and conditions of the Loan.

In case of disapproval of the Borrower's loan application, the Bank shall not be obliged to disclose the reason/s for such disapproval.

5. The Borrower authorizes the Bank to send updates about the Borrower's loan application via SMS/text, email, mail or other means of communication.

6. The Borrower's loan application may be withdrawn or cancelled at any time prior to booking, without incurring additional charges. The Borrower shall course all complaints or concerns, if any, at the Bank's Customer Experience Division or Indirect Mortgage Channel Department.

7. The Loan Application Form and all Supporting Documents shall remain the Bank's property and the same may be used at the Bank's discretion whether the loan is granted or not.

Signature of Applicant

Signature of Spouse

Date _____ Date _____

Automatic Debit Arrangement Account Number

Signature Verified, Authenticated, and Witnessed by:

FOR PSBANK USE ONLY

Sales Channel Branch Direct Developer Sales Desk Others

If branch-referred: Branch Name _____ Branch Head _____

If from Developer: Agent / Broker _____ % of NSP/TAV/TCP _____

IMC - Indirect Mortgage Channel Officer _____

Sales Desk Account Officer _____

Interest Rate _____

Developer Coordinator (code) _____



bagong bahay?
simple lang.

PSBank
Home Loan
with Prime Rebate

For construction and renovation needs,
Home Construction Loan and Home Credit Line are also available.

Apply now!

 **PSBank**
PHILIPPINE SAVINGS BANK
Metrobank Group