

PSBank Home Loan Application Form

Thank you for choosing PSBank Home Loan. We would like to know more about you. Please check the appropriate boxes and print your answers using black ink only.

Existing PSBank client? Yes No

If yes, what product: Deposit Auto Loan Home Loan
 Personal Loan Business Loan

For this loan application, I am the: Borrower Co-borrower/Co-maker

ABOUT THE LOAN YOU WISH TO AVAIL

Home Loan Product

- Home Loan No. of Years _____ Rate Fixing* _____
- Buy a lot (acqui)
 - Buy a condominium (acqui)
 - Buy a lot with improvement (acqui)
 - Buy a PSBank acquired property (acqui)
 - Buy a property that is currently mortgaged (acqui/ref)
 - Buy a lot and build a house on it (acqui/cons)
 - Construct a house on a lot I own (cons)
 - Transfer my existing housing loan (ref)
 - Construct a house on own lot that is currently mortgaged (ref/cons)
 - Get extra cash (equity) for Renovation Others _____
- Home Credit Line
- Home Construction Loan
- If Home Construction Loan, choose a payment scheme after the 1st year.
- Principal and Interest - No. of Years _____ 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 _____

If from a developer,

Project Name _____ Net Selling Price Php _____

Contact Person _____

Tel. No. _____ - _____

Location

Unit/Apart./Bldg. No. and Name _____

House/Block/Lot/Phase No. _____ Street/Village _____

Barangay _____ P.O. Box _____

Municipality/City/Province _____ Zip Code _____

Intended use

- For owner occupancy (To be occupied by owner) Owner-occupied (Currently occupied by owner) Not for occupancy

Beneficiary (if applicable)

Name _____

Birth Date (mm/dd/yyyy) _____ - _____ - _____ Place of Birth _____

Present Address _____

Nature of Work _____ Source of Funds _____

ABOUT YOURSELF

Mr. Ms. Mrs. Others (Atty./Dr.) _____ Jr. Sr. Others _____

First Name _____

Middle Name _____

Last Name _____

Other Name _____

Mother's Maiden Name _____

Birth Date (mm/dd/yyyy) _____ - _____ - _____ Age _____ Gender _____

Place of Birth _____ Religion _____

Nationality _____ Citizenship _____

	Present Address		Permanent Address	
Condo Unit/Apart./Bldg. No. & Name				
House/Block/Lot/Phase No.				
Street/Village				
Barangay				
P.O. Box				
Municipality/City/Province				
Zip Code				
Length of Stay	Years	Months	Years	Months
Home Ownership	<input type="checkbox"/> Owned <input type="checkbox"/> Rented <input type="checkbox"/> Living with relatives <input type="checkbox"/> Mortgaged with _____ Remaining years _____		<input type="checkbox"/> Owned <input type="checkbox"/> Rented <input type="checkbox"/> Living with relatives <input type="checkbox"/> Mortgaged with _____ Remaining years _____	

If your present and permanent address are one and the same, please fill out the present column and indicate N/A in the permanent column.

Preferred Mailing Address: Present Address Permanent Address Office Address

Mobile No. _____ - _____

Landline No. _____ - _____

Email Address _____

Civil Status Single Married Widow/Widower Legally Separated
 Not Legally Separated

Education Elementary High School Vocational Undergraduate
 College Post-graduate

TIN _____ SSS/GSIS No. _____

Do you or your spouse have a relative working at PSBank? Yes No

If yes, Name _____ Relationship _____

ABOUT YOUR SPOUSE

Mr. Ms. Mrs. Others (Atty./Dr.) _____ Jr. Sr. Others _____

First Name _____

Middle Name _____

Last Name _____

Other Name _____

Mother's Maiden Name _____

Birth Date (mm/dd/yyyy) _____ - _____ - _____ Age _____

Place of Birth _____ Gender _____

Nationality _____ Citizenship _____

Mobile No. _____ - _____

Landline No. _____ - _____

Education Elementary High School Vocational Undergraduate
 College Post-graduate

TIN _____ SSS/GSIS No. _____

ABOUT YOUR/SPOUSE'S EMPLOYMENT/BUSINESS

Employment Status

Locally Employed
 Overseas Filipino (non-immigrant)
 Overseas Filipino (immigrant)
 Unemployed

Employment Sub Status

Private
 Government
 Self-Employed

If unemployed

Allottee
 Not Working
 Pensioner/Retired
 Student

Employer/Business Name

Office/Business Address

Unit/Apart./Bldg. No. and Name _____

House/Block/Lot/Phase No. _____

Street/Village _____

Barangay _____

Municipality/City/Province _____

Zip Code _____

P.O. Box _____

Office/Business Phone No. _____

Job Title

Position 1

Clerical/Non-Professional
 Staff/Professional
 Manager/Head
 Owner/President/Chairman

Position 2

Non-Officer
 Jr. Officer/Supervisor
 Middle Manager
 Sr. Officer

Work Status

Permanent
 Probationary
 Contractual
 Casual

Nature of Work/Business

Industry

Length of Stay (years) _____

If Overseas Filipino, Country of Destination _____

Employment Base

Land Sea Air Land Sea Air

Other Source of Funds

PREVIOUS EMPLOYMENT

	APPLICANT	SPOUSE
Employer/Business Name	_____	_____
Office/Business Address	_____	_____
Unit/Apart./Bldg. No. and Name	_____	_____
House/Block/Lot/Phase No.	_____	_____
Street/Village	_____	_____
Barangay	_____	_____
Municipality/City/Province	_____	_____
Zip Code	_____	_____
P.O. Box	_____	_____
Office/Business Phone No.	_____	_____
Length of Stay (years)	_____	_____
Monthly Salary	_____	_____

WORK/BUSINESS/PERSONAL REFERENCES

Work/Business
 Name _____ Phone No. _____ Relationship _____

Personal
 Name _____ Phone No. _____ Relationship _____

ABOUT YOUR DEPENDENTS

No. of Children	No. of Dependents
Name _____ Age _____ Relationship _____	Name _____ Age _____ Relationship _____
Name _____ Age _____ Relationship _____	Name _____ Age _____ Relationship _____
Name _____ Age _____ Relationship _____	Name _____ Age _____ Relationship _____
Name _____ Age _____ Relationship _____	Name _____ Age _____ Relationship _____

STATEMENT OF INCOME AND EXPENSES

GROSS MONTHLY INCOME	APPLICANT	SPOUSE
Basic Salary	_____	_____
Overtime Pay	_____	_____
Professional/Service Fee	_____	_____
Allowance	_____	_____
Commission/Incentive	_____	_____
Others	_____	_____
TOTAL	_____	_____
GROSS MONTHLY EXPENSES		
House Rent/Amortization	_____	_____
Living Expenses (e.g. food, etc.)	_____	_____
Utilities (e.g. electricity, etc.)	_____	_____
School Expenses (e.g. tuition, etc.)	_____	_____
Payment for Loan/Credit Cards	_____	_____
Others	_____	_____
TOTAL	_____	_____
NET MONTHLY INCOME	_____	_____

STATEMENT OF ASSETS AND LIABILITIES*

ASSETS

Cash

Bank	Acct. Type	Amount
Bank _____	_____	_____
Bank _____	_____	_____

Real Estate

How many? _____ Est. Value _____

Motor Vehicle

How many? _____ Est. Value _____

Others _____ Est. Value _____

TOTAL _____

LIABILITIES

Personal Loan _____

Auto Loan _____

Home Loan _____

Business Loan _____

Credit Cards _____

	Credit Card 1	Credit Card 2
Credit Card Company	_____	_____
Card Number	_____	_____
Member Since	_____	_____
Expiry Date	_____	_____
Credit Limit	_____	_____
Outstanding Balance	_____	_____

TOTAL NET WORTH _____

* as required by Bangko Sentral ng Pilipinas under BSP Circular 622

SOURCE OF PRODUCT INFORMATION

TV Magazine PSBank Employee _____

Radio Email PSBank Client _____

Website SMS Accredited Developer _____

Billboard Flyer/Poster/Streamer Others _____

Newspaper

COVENANTS OF THE BORROWER/S

Filing-out this application form, providing information and affixing my/our signature herein constitute my/our written and formal consent as required by Republic Act 10173 and a waiver of my/our rights accorded to in the said law. This waiver shall also cover all other documents related to this specific loan with PSBank. I/We hereby certify that all information in this application form and all supporting documents are true and correct. I/We agree that this loan application shall be subject to Bangko Sentral ng Pilipinas circulars, rules, regulations, and policies of the Bank and hereby undertake to comply with/submit all the loan requirements.

Upon acceptance of my/our application, I/we bind myself/ ourselves to the Terms and Conditions of all loan agreement as well as other relevant documents including, but not limited to, joint and several liability for all charges, fees and other obligations necessary in processing my/our loan application.

I/we hereby authorize the Bank and its officers and staff to obtain and disclose information on my/our deposits and other properties whether within Metrobank or with other banks. I/We agree that the application remains PSBank's property and the same may be used at their discretion whether credit is granted or not.

I/We hereby waive my/our rights under the provisions of A.M. No. 08-1-16-SC issued by the Supreme Court on the Rule of the Writ of Habeas Data.

I/We hereby expressly waive all statutory or regulatory provisions governing confidentiality of Bank transactions particularly, but not limited to Section 87-A of the General Banking Act as amended, as well as Republic Act No. 1405, R.A. 6426 and the Bank's compliance with Anti-Money Laundering Law.

I/We authorize PSBank to conduct random verification with the BIR to establish authenticity of my/our ITR and other submitted financial statements and hereby waive the confidentiality of any personal information obtained in the course of the verification. I/We also agree that the same shall be considered in evaluating my/our financial capacity and credit-worthiness of my/our application.

I/We also authorize PSBank to conduct, through its representative accredited appraisers, an appraisal of any or all of the collateral to be used for this loan application. I/We also agree that the Appraisal Report will be forwarded directly to PSBank for its sole use only.

I/We authorize PSBank to send me/us updates about my/our loan via SMS/text, email, mail or other means of communication.

Should the document(s) submitted prove to be spurious or incorrect in material detail, the Bank may terminate any loan or other credit accommodations granted on the basis of said document(s) and shall have the right to demand immediate repayment or liquidation of the obligation. Moreover, the Bank may seek redress from the court for any harm done by the borrower's submission of spurious document(s).

I/We authorize the Bank to include my/our names and other pertinent information about my/our loan history in any credit bureau or institution as required by law.

In case of disapproval of this application, I/we hereby understand that the Bank is not obliged to disclose the reason/s for such disapproval.

In the case this loan application is approved, and upon release of the loan proceeds to me/us, I/we hereby authorize PSBank to automatically enroll my/our Loan Account in PSBank Remote Banking for the use of its available functionalities subject to PSBank's terms and conditions.

I/We voluntarily agree that PSBank has the sole option to debit/credit any of my/our PSBank deposit account(s) to cover the payment in full any loan obligation due at all such other amounts at the time the same is due including but not limited to penalty charges, insurance, interests and other fees or such overdue amounts provided for in this Agreement and such other documents executed that are relevant and connected therewith.

Signature of Applicant _____
 Date _____

Signature of Spouse/Co-Maker _____
 Date _____

Automatic Debit Account Number _____

FOR PSBANK'S 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 _____

MBD/Sales Desk Account Officer _____

Interest Rate _____ %



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 with **Prime Rebate**

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

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