| | e completely fill out this application form or put N/A ked with asterisk (*) are mandatory fields. Application | INFORMATION OF |
|---------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------|
| vith incomplete information will not be processed. F | | *Name (Last name, First name, Middle name) |
| re you an Existing If yes, what PSBank prod | uct do you have? For this loan application, I am the: | |
| | Auto Loan Borrower | *Gender Male *Civil Status Single |
| _ _ | Business Loan Co-borrower / Co-maker | Female Married |
| No Personal Loan | Mortgagor / Co-mortgagor | *Birthdate (mm/dd/yy) Age *Birthp |
| ABOUT THE LOAN | YOU WISH TO AVAIL | Residency Resident * TIN / Pr |
| ome Loan Product | | Residency Resident * TIN / Pr |
| Home Loan Loan Term | _ Rate Fixing* | Educational Attainment |
| Buy a lot (acquisition) Buy a condominium (acquisition) | | ☐ Elementary ☐ High School ☐ College ☐ |
| Buy a lot with improvement (acquisition) | | *Present Address (House No./ Floor/ Unit No./ Block No. Village / Subdivision/ Phase/ Barangay/ Barrio/ Municipality |
| Buy a PSBank acquired property (acquisit | tion) | Village / Subalvision / Trase/ Balangay/ Ballo/ Mainepains |
| Buy a property that is currently mortgage | | |
| Buy a lot and build a house on it (acquisi | tion / construction) | |
| Construct a house on a lot I own (constru | uction) | Home Ownership |
| Transfer my existing housing loan (refina | I | Owned |
| Construct a house on own lot that is cu | <u> </u> | Mortgaged to(Bank or Financial Institution) |
| Get extra cash (equity)for Renovation Home Credit Line | on Others | Rented from(Landlord's Name and Contact No. |
| Transfer my existing housing loan (refina | incina) | Living with Parents / Relatives |
| Get extra cash (equity) for Renovation | | Length of Stay Your preferr |
| Home Construction Loan | | Years Months Residen |
| If Home Construction Loan, choose a payme | ent scheme after the 1st year. | *Residential Tel. No. (For non-Metro Manila, please indicate |
| Principal and Interest - Loan Term | Rate Fixing* | *Email Address *Maio |
| Interest only - Line renewable yearly | | *Mother's Maiden Name |
| oan Amount PhP No. of years you want a fixed rate. | | |
| | COLLATERAL | *Previous Address (House No./ Floor/ Unit No./ Block No. Village/ Subdivision/ Phase/ Barangay/ Barrio/ Municipality. |
| ABOUT TOUR | COLLATERAL | |
| lassification Residential Others | | *Permanent Address (House No./ Floor/ Unit No./ Block Name/ Village/Subdivision/ Phase/ Barangay/ Barrio/ Munic |
| CT / CCT No. | egistered Owner / Developer | Name/ Village/ Subdivision/ Phase/ Barangay/ Barno/ Iviunio |
| | | _ |
| | | Employment |
| roject Name | Net Selling Price / Total Contract Price | Source of Income Locally Employed OFW Immigrant OFW No |
| oject rume | PhP | Private Private Private |
| arking Slot (if any) | Drying Area (if any) | Government Government Government Government |
| | | Self-employed Self-employed Self-er |
| ocation | | If employed, please state: |
| ouse No./ Floor/ Unit No./ Block No./ Lot No. Bldg./ Apartm | nent Name/ Street Name | Company Name |
| | | Office Address |
| | | |
| illage/ Subdivision/ Phase/ Barangay/ Barrio | | Nature of Business |
| | | Job TitleYears |
| Municipality | | Office Phone / Fax No. |
| . • | | If in business or in practice of profession, please sta |
| | | Business Name |
| Province | Zip Code | Business Address |
| | | Nature of Business / Work |
| itended use | ' | Length of Operation Years _ |
| For owner occupancy Owner-occu | | Office Phone / Fax No. |
| . , | cupied by owner) | Name of Previous Employer / Business |
| v. July 2021 | | |

| | WER |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Name (Last name, First name, Middle name)MrMs | Mrs. Sr. Jr. Others |
| | |
| | ally Separated *Nationality ow / Widower Filipino |
| Birthdate (mm/dd/yy) Age *Birthplace | Others |
| lesidency Resident * TIN / PhillD (Nation | al SSS / GSIS No. |
| Non-Resident ID) No. ducational Attainment | |
| ☐ Elementary ☐ High School ☐ College ☐ Undergradu | uate Vocational Postgraduate |
| Present Address (House No./ Floor/ Unit No./ Block No./ Lot No./ P.O. B Village / Subdivision/ Phase/ Barangay/ Barrio/ Municipality/ Province/ City | |
| ome Ownership | |
| Owned Mortgaged to | Amort./Mo. PhP |
| (Bank or Financial Institution) | |
| Rented from (Landlord's Name and Contact No.) | _ Rent / Mo. PhP |
| Living with Parents / Relatives | |
| ength of Stay Your preferred mailing a Years Years Your preferred mailing a | |
| Years Months Residence Officence Off | |
| | |
| mail Address *Maiden Name (| Last name, First name, Middle name) |
| Nother's Maiden Name | |
| Previous Address (House No./ Floor/ Unit No./ Block No./ Lot No./ P.O. B. Village/ Subdivision/ Phase/ Barangay/ Barrio/ Municipality/ Province/ City | // Zip Code/ Country) |
| Permanent Address (House No./ Floor/ Unit No./ Block No./ Lot No./ P. Name/ Village/Subdivision/ Phase/ Barangay/ Barrio/ Municipality/ Province | |
| Name/ Village/Subdivision/ Phase/ Barangay/ Barrio/ Municipality/ Provin | |
| Name/ Village/Subdivision/ Phase/ Barangay/ Barrio/ Municipality/ Proving Suppley Marrio/ Municipality/ Proving Suppley Marrio/ Municipality/ Proving Name/ Village/Subdivision/ Phase/ Barangay/ Barrio/ Municipality/ Proving Name/ Village/Subdivision/ Phase/ Barangay/ Barrio/ Municipality/ Proving Name/ Village/Subdivision/ Phase/ Barangay/ Barrio | |
| Name/ Village/Subdivision/ Phase/ Barangay/ Barrio/ Municipality/ Proving imployment ource of Income | ce/ City/ Zip Code/ Country) |
| Mame/ Village/Subdivision/ Phase/ Barangay/ Barrio/ Municipality/ Province Description | Ce/ City/ Zip Code/ Country) Unemployed Others Remittance / Allottee Pension / Retired Not Working |
| Name/Village/Subdivision/Phase/Barangay/Barrio/Municipality/Province Imployment | Ce/ City/ Zip Code/ Country) Unemployed Others Remittance / Allottee Pension / Retired Not Working Student |
| Name/Village/Subdivision/Phase/Barangay/Barrio/Municipality/Province Imployment | Unemployed Others Remittance / Allottee Pension / Retired Not Working Student Position in the Company Non-Officer |
| Name/Village/Subdivision/Phase/Barangay/Barrio/Municipality/Province Imployment | Unemployed Others Remittance / Allottee Pension / Retired Not Working Student Position in the Company Non-Officer Jr. Officer |
| Imployment Durce of Income Locally Employed OFW Immigrant OFW Non-Immigrant Private Private Private Government Government Self-employed Self-employed employed, please state: Company Name Office Address Nature of Business Job Title | Unemployed Others Remittance / Allottee Pension / Retired Not Working Student Position in the Company Non-Officer Jr. Officer Supervisor |
| Imployment Description Descrip | Unemployed Others Remittance / Allottee Pension / Retired Not Working Student Position in the Company Non-Officer Jr. Officer Supervisor ths Middle Manager |
| mployment Description Imployment Description Descript | Unemployed Others Remittance / Allottee Pension / Retired Not Working Student Position in the Company Non-Officer Jr. Officer Supervisor ths Sr. Officer |
| mployment Description Imployment Description Descript | Unemployed Others Remittance / Allottee Pension / Retired Not Working Student Position in the Company Non-Officer Jr. Officer Supervisor ths Middle Manager |
| Imployment Description Descrip | Unemployed Others Remittance / Allottee Pension / Retired Not Working Student Position in the Company Non-Officer Jr. Officer Supervisor ths Middle Manager Status of Employment |
| mployment ource of Income Locally Employed OFW Immigrant OFW Non-Immigrant Private Private Private Government Government Self-employed Self-employed employed, please state: Company Name Office Address Nature of Business Job Title Length of Stay Years Mont in business or in practice of profession, please state: Business Address Nature of Business / Work Nature of Business / Work | Unemployed Others Remittance / Allottee Pension / Retired Not Working Student Position in the Company Non-Officer Jr. Officer Supervisor ths Middle Manager Status of Employment Permanent Probationan |
| Imployment OFW Immigrant OFW Non-Immigrant OFW N | Unemployed Others Remittance / Allottee Pension / Retired Not Working Student Position in the Company Non-Officer Jr. Officer Supervisor ths Middle Manager Status of Employment Permanent Probationary |
| Imployment Description Descrip | Unemployed Others Remittance / Allottee Pension / Retired Not Working Student Position in the Company Non-Officer Jr. Officer Supervisor ths Middle Manager Status of Employment Permanent Probationan |

| OFW, please state | | |
|--------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------|
| ountry of destination | Employment base: Land | Sea Air |
| Dependents | | |
| Name | xclusive Private Coed | Age Level Age Level |
| INF | ORMATION OF SPOUSE | |
| lame (Last name, First name, Middl | le name) | Jr. Others |
| laiden Name (Last name, First nam | ne, Middle name) | |
| | *Nationality State Principle Princip | ers |
| irthdate (mm/dd/yy) Age *B | 8irthplace *Mobile No. | |
| ducational Attainment | * □TIN / □ PhillD (N | lational ID) No. |
| Elementary College | Vocational | |
| High School Undergraduate | Postgraduate SSS / GSIS No. | |
| mployment | | |
| Private Private Government Governmen | ant OFW Non-Immigrant Unemployed Private Remittanc at Government Pension / F yed Self-employed Not Workin Student | e / Allottee Retired |
| Company Name | | |
| Office Address Nature of Business Ob Title Length of Stay Office Phone / Fax No. | | ition in the Company Non-Officer Jr. Officer Supervisor Middle Manager Sr. Officer |
| in business or in practice of profes | sion, please state: | Status of |
| Business Name | | — Employment Permanent |
| Business Address Nature of Business / Work | | Probationary |
| Length of Operation Office Phone / Fax No. | Years Months | Contractual |
| ame of Previous Employer / Busine | 255 | |
| OFW, please state ountry of destination | Employment base: Lai | nd Sea Air |
| | NESS / PERSONAL REFERENCES | |
| ork / Business Reference | | |
| ame | | |
| ddress | | |
| elationshipersonal Reference | Contact Number/s | |
| ame | | |
| ddress | | |
| elationship | Contact Number/s | |
| | | |

lf.

| | STATEMENT OF IN | COME 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 AS | SETS AND LIABILITIES | * |
| ASSETS | | Details c.) / Type / Description | Amount / Estimated Value |
| Cash on Hand and with Banks | (Name of Barny Lie | ., r type r bescription | PhP |
| Real Estate Property/ies | | | PhP |
| Motor Vehicle/s | | | PhP |
| Others | | | PhP |
| | | TOTAL ASSETS | PhP |
| LESS: LIABILITIES | Bank | Monthly Amortization | Outstanding Balance |
| | Personal / Salary Loan | PhP | PhP |
| Loans | Car Loan | PhP | PhP |
| | Housing Loan | PhP | PhP |
| | Credit Card Company | | |
| | Card Number | | PhP |
| | Expiry Date | | |
| Credit | Credit Limit | | |
| Card | Credit Card Company | | PhP |
| | Card Number | | |
| | Expiry Date | | |
| | Credit Limit | | |
| Others | | | PhP |
| | | TOTAL LIABILITIES | PhP |
| | NET WORTH PhP | | |
| *as required by | | Pilipinas under BSP Circula | r 622 |
| | | OUCT INFORMATION | |
| How did you learn about PSBank Home Loan with Prime Rebate? TV / Radio | | | |
| SBank Personnel Name SBank Client Name | | | |
| Accredited developers Name | | | |
| Others, pls. Specify | | | |
| DO | YOU HAVE A RELAT | IVE WORKING IN PSBA | ANK? |
| | s, please state: | | |
| ☐ No Nam | e | Relation_ | |

PRODUCT FEATURES

SBank 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

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.

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

| ioan. | Revolving Credit Line | Term Loan |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Maximum Loan Amount | 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. |
| Outstanding Balance | Based on the Actual/Outstanding Availments | Based on the Aggregate/Total Availments subject to conversion to a term account |

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 booking

HIGHLIGHTS OF TERMS AND CONDITIONS

- 1. Events of Default Each or any of the following shall constitute an event of default.
 - a.) Client fails to pay the amortization amount or minimum amount due and any excess availments including fees and charges (under Revolving Credit Line):
 - b.) 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:
 - c.) Client violates any of the T&C of the agreement;
 - d.) Bank cannot register the Real Estate Mortgage with the Register of Deeds for failure of Client to sign or deliver the required documents:
 - e.) Proceedings for voluntary or involuntary bankruptcy, insolvency, or suspension of payments are filed or instituted by the Client
 - f.) An application for any order of garnishment, attachment, sequestration and the like is filed against Client's property/ies:
 - g.) Any misrepresentation of Client entering into agreement;
 - h.) Client dies or becomes incapacitated or insolvent or a guardian/administrator is appointed over his
 - i.) The loan proceeds were used by the Client for a purpose other than the intended purpose approved by the Bank; j.) The Bank have reasonable grounds to believe that Client may not be able to perform its obligation
- 2. Consequences of Default In case of default, the Bank may, without need of notice or demand, exercise any of the or all of the following remedies.
 - a.) Dishonor any PSBank Revolving Line Check/s;
 - $b.) \, Cancel/freeze/suspend \, the \, Credit \, Line, \, the \, Line \, Current \, Account, \, and \, Loan \, account \, that \, will \, prevent$
 - Client from getting further credit from the Bank:
 - c.) Consider the outstanding balance (including interest, fees and charges) immediately due and demandable;
 - d.) Convert the Revolving Line into a Term Loan at the option of the Bank;
 - e.) Reduce the approved Credit Line;
 - f.) Foreclose the real estate mortgage/property:
 - g.) Exercise the right of offset and/or legal compensation.
- Customer Complaints, Concerns and Other Queries In case of complaints, concerns and other queries regarding the loan, the Client may call the Bank's 24/7 Customer Experience Hotline at (02) 8845-8888; text (63) 998-8458888; or email at tomerexperience@psbank.com.ph. The Client may also visit the PSBank Head Office, Mezzanine Floor, 777 PSBank Center, Paseo de Roxas corner Sedeno Streets, Makati City, from 8:30 AM to 5:30 PM, Monday to Friday. The Client may also LiveChat with the Bank at www.psbank.com.ph or ISSA Chatbot at Facebook.com/psbankofficial
- The Bank is regulated entity, and supervised by the Bangko Sentral ng Pilipinas (BSP). The Client may contact BSP at (02) 8708-7087/ consumeraffairs@bsp.gov.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 have 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 transaction.
- 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.
- 5. 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.
- 6. 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.
- 8. 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.
- 9. 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

For your reference, the complete Terms and Conditions are provided in the Loan/Mortgage Agreement.

FEES AND CHARGES

| APPRAISAL & TITLE HANDLING FEES | PhP5,000 per title (waived for accredited developer with Deed of Undertaking/MOA) |
|---------------------------------|-----------------------------------------------------------------------------------|
| PROCESSING FEE | PhP7,000 |
| DOCUMENTARY STAMP TAX | PhP1.50 for every PhP200 and a fraction thereof |
| | |

A.) BOOKING FEES AND CHARGES:

INSURANCE

| DOCUMENTARY STAMP TAX | PhP1.50 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 upon reaching 30% project completion. Fire insurance coverage may be coursed thru AXA Philippines or an accredited insurance provider of the Bank. (not applicable if collateral is a vacant lot)

For Construction Loans, contractor's all-risk insurance coverage will be required

| 3.) POST-BOOKING FEES AND CHARGES: | | |
|----------------------------------------|-------------------------------------------------------------------------------|--|
| DUE DATE EXTENSION FEE* | Due date extension fee is computed as: | |
| (accrued interest from old due date to | Outstanding Balance x Rate x number of days / 360 | |
| new due date) | *Note: Not applicable to credit line | |
| SERVICE FEE FOR | A certification fee of PhP100 shall be charged plus a notary fee of PhP500 if | |

| CERTIFICATE OF MORTGAGE | Certificate of Mortgage is notarized. |
|-----------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| | 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 | |

| 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 (credit life and fire) 31 - 44 DAYS FROM EXPIRY DATE 45 - 59 DAYS FROM EXPIRY DATE 60 DAYS AND BEYOND | |

| 60 DAYS AND BEYOND | period) 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 | 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 |

| ORNEY'S FEES AND LIQUIDATED MAGES | outstanding (but not less than PhP5,000) as attorney's fees and the further sum of 10% (but not less than PhP1,000) as liquidated damages, in addition to cost and other expenses of litigation. |
|------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| TARIAL AND CANCELLATION RTIFICATE FEE | PhP500 |
| RLY SETTLEMENT PROCESSING FEE | FREE OF CHARGE |
| | A fee of PhP1,000 shall be charged if collateral loan document/s is/are unclaimed |

after 90 days to 120 days from loan closure date. An additional fee of PhP500 shall be charged for every 30 days exceeding the 120-day period. Note: All aforesaid fees and charges will take effect immediately and may be cancelled or modified anytime at the Bank's sole discretion. The Bank may

CLIENT'S CONSENT/AUTHORITY AND WAIVER OF CONFIDENTIALITY/PRIVACY OF PERSON AND OTHER FORMATION FOR THE BANK'S PLIRPOSES/NEFDS. AND TERMS AND CONDITIONS OF LOAN APPLICATION/APPROVAL

- 1. The undersigned loan applicant/borrower (herinafter the "Client" regardless of number) certifies the correctness of all the personal, sensitive, privileged, financial, and other information (collectively referred to hereinafter as "Information") provided by him in this Home Loan Application Form, and in the course of his loan application with Philippine Savings Bank ("the Bank"), including the information which may be obtained from his income tax returns, financial statements, credit transactions and all other documents ("Supporting Documents") submitted to the Bank in support of his loan application.
- 2. In providing the Information and related Documents to the Bank, the Client hereby authorizes the Bank, without need of prior notice, to use, process, store, make profile, receive from, and/or share to any of its affiliates and/or subsidiaries within the notice, to use, process, store, make profile, receive from, and/or share to any of its affiliates and/or subsidiaries within the Metrobank Group or its agents or service providers, or third parties (including but not limited to vendors and credit bureaus), whether in or outside the Philippines, which provide related services or have contractual obligations with the Bank or any government agency/regulatory body/branch (including but not limited to Bangko Sentral no Pilipinas, anti-Money Laundering Council, and Credit Information Corporation), which in turn is/are authorized to disclose to and/or receive from the Bank, the Information, relevant account information/data/opinion pertaining to the Client, and any and all other information pertaining to Client's account's now existing or which may hereafter to be opened, whether or not secured and/or assigned as collateral for the following purposes: (a) in order to commence and facilitate the efficient delivery, administration, operation, and/or implementation of loan and other products and services of the Bank; (b) for the protection of the Client or the Bank against fraudulent, unauthorized, or illegal transactions; (c) in the validation, verification, and/or updating of the information and related Documents; (d) in order for the Bank to enforce its rights or perform its obligations by reason of any law; rules and regulations, contract, or orders from any court or quasi-judicial and administrative offices with corresponding duty to keep such information confidential in accordance with the Bank's Data Privacy Policy; (e) in the registration of the security interest with the Personal Property Security Registry (PPSR); and (f) in the prosecution or defense of the Bank or its directors/officers/employees with regards to disputes or claims pertaining to the products and services of the Bank.

| addition to the above authorities, | | |
|------------------------------------|------------------|---------------------|
| O I consent:(Borroy | wer's Signature) | (Spouse's Signature |
| O I do not consent: | wer's Signature) | (Spouse's Signature |

for the Bank to share my personal data to its affiliates and/or subsidiaries within the Metrobank Group for legitimate business purposes such as to provide me relevant marketing information and promotional advisories/campaigns and for them to carry out market research, customer profiling and data analytics so they can send me customized communications and improve my banking experience. I, will be contacted by automated or electronic means including email, phone, mobile applications, and post or automated calls. I understand that adequate security measures shall be employed to protect my personal data

Above consent shall continue to be valid and subsisting for as long as my relationship with the Bank exists and until the expiration of the applicable records retention period set by the relevant banking laws and regulations for account closure including the period internally set by the Bank until destruction and/or disposal or my records, unless earlier withdrawn in writing.

(Signature Over Borrower's Printed Name) (Signature Over Spouse's Printed Name)

To support the Bank's reasonable efforts to protect the information against unauthorized use or disclosure, and ensure that the above authorities given are carried out by the Bank without any conflict, the Client hereby dispenses his/her rights to confidentiality and privacy of the information and such other rights as may be provided under Republic Act (RA) No. 1405 (Law on the Secrecy of Bank Deposits), RA No. 6426 (The Foreign Currency Deposit Act of 2012), or all other applicable laws, which are inconsistent with those authorities.

3. The Client 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 Client's Information, whether willful or not, without prejudice to any other legal remedies that the Bank may take.

- 4. The Client understands that the approval of his loan application shall be at the sole discretion of the Bank, and subject to:

 - a) The Bank's existing credit policies and procedures on its Home Loan Facility;
 b) Existing rules and regulations of the Bangko Sentral np Pilipinas;
 c) Payment by the Client of all fees and charges relative to the processing of his loan application;
 d) Submission by the Client 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
 - e) The terms and conditions of the Loan/Mortgage Agreement and this Loan Application Form.
- In case of disapproval of the Client's loan application, the Bank shall not be obliged to disclose the reason/s for such disapproval.
- 5. The Client authorizes the Bank to send its correspondence or notice to the Client via SMS/text, email, personal delivery or other means of communication at the option of the Bank.
- The Client's loan application may be withdrawn or cancelled at any time prior to booking, without incurring additional charges. The Client shall course all complaints or concerns, if any, at the Bank's Customer Experience Group or Indirect Mortgage
- 7. The Loan Application Form and all Supporting Documents shall remain the Bank's property and the same may be used in accordance with the above-mentioned paragraph no. 2 of the terms of this Home Loan Application Form at the Bank's discretion whether the loan is granted or not.

| Signature of Borrower Date | Signature of Spouse Date | |
|--------------------------------------------|------------------------------------------------------|--|
| | Signature Verified, Authenticated, and Witnessed by: | |
| Automatic Debit Arrangement Account Number | | |
| FOR PSBANK USE ONLY | | |

| | Signature Verified, Authenticated, and Witnessed by: | | |
|-------------------------------------------------------------------|------------------------------------------------------|--|--|
| Automatic Debit Arrangement Account Number | | | |
| FOR PSBANK USE ONLY | | | |
| Sales Channel Branch Direct D | eveloper Sales Desk Others | | |
| If branch-referred: Branch Name Branch Head | | | |
| If from Developer: Agent / Broker % of NSP/TAV/TCP | | | |
| IMC - Indirect Mortgage Channel OfficerSales Desk Account Officer | | | |
| Interest Rate | | | |
| Developer Coordinator (code) | | | |

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Print Date: November 2022