

# HOME LOAN APPLICATION FORM (FOR INDIVIDUAL / SOLE PROPRIETORSHIP)



\*Failure to provide sufficient and accurate information in this Application Form may result to BDO's inappropriate determination of the financial requirements of the Borrower.

Borrower Type

Principal  Co-Borrower

For BDO Use Only: Program/Promotion:

(mm/dd/yyyy)

Date:

## REFERRAL INFORMATION

Unit / Branch  Developer  Broker / Referrer   
 Account Officer  Others

## BORROWER'S INFORMATION

\*Name (First, Middle, Last)  \*Date of Birth (mm/dd/yyyy)  \*Place of Birth   
 \*Gender  Male  Female  Civil Status  Single  Married  Separated  Annulled / Divorced  Widower  No. of Dependents  \*Citizenship  Filipino  Foreigner, ACR No.   
 \*TIN  \*SSS / GSIS No.  \*Mobile No.   Prepaid  Postpaid  
 Residence Phone No. (Area Code, Number)  Office Phone No. (Area Code, Number)  Fax No. (Area Code, Number)  \*Email Address   
 \*Mother's Maiden Name (First, Middle, Last)  \*Father's Name (First, Middle, Last)   
 \*Present Address (No. / Street / Barangay / Municipality or City / Province / Country)  Zip Code  Length of Stay (Year/s | Month/s)   
 Home Ownership  Owned  Rented  Mortgaged  Used free  Living with Relatives  
 \*Permanent Address (No. / Street / Barangay / Municipality or City / Province / Country)  Zip Code  Length of Stay (Year/s | Month/s)   
 Previous Address (No. / Street / Barangay / Municipality or City / Province / Country)  Zip Code  Length of Stay (Year/s | Month/s)   
 Are you related to a BDO employee?  
 If Yes, indicate full name (First, Middle, Last) and relationship

## SPOUSE'S INFORMATION

\*Name (First, Middle, Last)  Date of Birth (mm/dd/yyyy)  Place of Birth   
 Citizenship  Filipino  Foreigner, ACR No.  TIN  SSS / GSIS No.   
 Office Phone No.  Mobile No.   Prepaid  Postpaid  Email Address

## LOAN INFORMATION

Loan Amount  Term  Fixing Period   
 Loan Purpose  Purchase of Vacant Lot  Purchase of Condominium  Refinancing / Take-out from   
 Purchase of House & Lot  Construction of House  Reimbursement of Acquisition Cost  
 Purchase of Townhouse  Renovation / House Improvement  Equity Loan, please specify

## COLLATERAL INFORMATION

Property Address  Present Registered Owner   
 TCT / CCT No.  Contact Person  Contact No.

## EMPLOYMENT / BUSINESS INFORMATION

### Borrower

### Spouse

\*Employment Type  Employed  Self-Employed (w/ Business)  OFW / Immigrant  Employed  Self-Employed (w/ Business)  OFW / Immigrant  
 Private  Self-Employed (Professional)  Others  Private  Self-Employed (Professional)  Others  
 Government  NGO  Government  NGO

\*Business Type  Single Proprietorship  Partnership  Corporation  Single Proprietorship  Partnership  Corporation

\*Employer / Business Name and Address (No. / Street / Barangay / Municipality or City / Province / Country)

\*Phone / Fax No.

\*Email Address

\*Nature of Business

Years of Employment / Business

Position / Title

## LOAN ADMINISTRATOR (if OFW or IMMIGRANT)

Name (First, Middle, Last)  Date of Birth (mm/dd/yyyy)  Citizenship  Filipino  Foreigner, ACR No.   
 Address (No. / Street / Barangay / Municipality or City / Province / Country)  Zip Code  Relationship to Borrower  Contact No.   
 Name of Spouse (First, Middle, Last)  Date of Birth (mm/dd/yyyy)  Contact No.

## INCOME DETAILS

	Borrower	Spouse
Gross Monthly Income		
Other Monthly Income (Please specify)		
Total Monthly Income		
Combined Gross Monthly Income		
Monthly Expenses	Rentals	Loans and Credit Cards
		Other Expenses

## FINANCIAL INFORMATION / BANK RELATIONSHIP

Deposits	Bank	Branch	Type of Account	Account No.	Date Opened (mm/yyyy)	Outstanding Balance

  

Loans	Bank	Type of Loan	Original Loan Amount	Date Granted (mm/yyyy)	Maturity Date (mm/yyyy)	Monthly Payment

## TRADE REFERENCES

Major Customers	Company Name	Contact Person / Position	Contact No.

  

Major Suppliers	Company Name	Contact Person / Position	Contact No.

## UNDERTAKING

- The Borrower hereby certifies that the provided information are true and correct and shall form part of the loan documents and the signatures indicated herein are genuine. The Borrower's or his authorized representative's provision of any information which is not true or updated may cause BDO Unibank, Inc. (BDO) to automatically reject the Borrower's loan application or cancel its approval.
- The Borrower authorizes BDO to obtain relevant information as it may require concerning this application from other institutions/persons. All information obtained by or provided to BDO pursuant to this application shall be BDO's property whether or not the loan is granted.
- The Borrower agrees that this loan application shall be subject to Applicable Laws<sup>1</sup> (including BSP circulars, rules, and regulations), and policies of BDO and undertake to comply with/submit all the loan requirements.
- The Borrower hereby waives confidentiality of client information including without limitation, the provisions of Republic Act Nos. 9510 (Credit Information System Act), 1405 (The Law on Secrecy of Bank Deposits), 6426 (Foreign Currency Deposit Act), and Section 55.1b of Republic Act No. 8791 (General Banking Law) and any law relating to the secrecy of bank deposits. The Borrower authorizes BDO to: (a) pursuant to BSP Circular No. 472 Series of 2005 as implemented by BIR Revenue Regulation RR-4 2005, conduct random verification with the Bureau of Internal Revenue in order to establish authenticity of the ITR, accompanying financial statements and such other documents/information/data submitted by the Borrower, and/or (b) obtain or disclose such information regarding the Borrower or the loan/credit facilities applied for heretofore to any party as BDO may deem necessary or as may be required or allowed by Applicable Laws. The Borrower also authorizes BDO to request information regarding the status of any court case to which the Borrower is a party.
- The Borrower authorizes BDO to conduct, through its representative accredited appraisers, an appraisal of any or all of the collateral to be used for this loan. The Borrower also agrees that the appraisal report will be forwarded directly to BDO for its sole use only.
- Any payment of bank fees (appraisal fee, mortgage registration expenses, insurance premium, DST, notarial fee, handling fee, cancellation fee, and other amounts as may be required upon loan application and/or for the release of loan proceeds) should only be through a BDO branch, otherwise, payments shall not be honored or recognized.
- In case of disapproval, the Borrower understands that BDO is under no obligation to disclose the reason/s for such disapproval.
- The Borrower further certifies that the proceeds of the loan, if this application is approved, will be used solely for the purpose stated in this application.
- The Borrower hereby authorizes BDO, its parent, subsidiaries, affiliates, and their respective representatives and agents ("BDO Group") to send notices, offers and announcements to the Borrower as BDO or any member of the BDO Group may deem proper, including without limitation, information regarding the status of the Borrower's loan application, details concerning the Borrower's approved/availed loan, and product offers via email, as well as broadcast messaging service, multi-media messaging service, and/or short messaging service as these terms are defined in the regulations of the National Telecommunications Commission (NTC). The Borrower agrees to hold BDO free and harmless against any loss, injury or damage that the Borrower may suffer in relation to any notification/announcement sent by BDO to the Borrower in the format stated herein. It is agreed and understood that unless and until BDO is in receipt of a written notice from the Borrower not to be sent such messages, the Borrower's authority as given herein shall be deemed continuing, valid and effective.

### DATA PRIVACY CONSENT

In compliance with the requirements of the Data Privacy Act ("DPA"), the Borrower authorizes the general use and sharing of information obtained in the course of any transaction/s (which may include any transaction, business or other form of commercial relationship) with any member of the BDO Group or from third parties. The data, which include personal information or sensitive personal information<sup>2</sup> may be collected, processed, stored, updated, or disclosed by BDO or continually be collected, stored, processed and/or shared for five (5) years from the conclusion of the Borrower's transaction with any member of the BDO Group or until the expiration of the retention limits set by applicable law, whichever comes later, (i) for legitimate purposes<sup>3</sup>, (ii) to implement transactions which the Borrower requests, allows, or authorizes, (iii) to offer and provide new or related products and services of the BDO Group or third parties, and (iv) to comply with the BDO Group's internal policies and its reporting obligations<sup>4</sup> to Governmental Authorities<sup>5</sup> under Applicable Laws.

The Borrower allows members of the BDO Group to process, collect, use, store, or disclose information (including without limitation, the Borrower's credit data in connection with any credit availed with BDO) to other members, to Governmental Authorities, to all credit information bureaus, including without limitation the Credit Information Corporation defined in R.A. No. 9510, and to any third party (local or overseas) who acquires or will acquire the rights and obligations of any member of the BDO Group; who is in negotiations with any member of the BDO Group in connection with the possible sale, acquisition or restructuring of any member of the BDO Group; who processes information, transactions, services, or accounts, on behalf of the BDO Group (including but not limited to courier agencies; telecommunication information technology companies; payment, payroll, collection, training, and storage agencies; entities providing customer support, and other similar entities); or who requires the information for market research, product and business analysis, audit and administrative purposes, offering of products and services, or for marketing or advertising activities undertaken by the BDO Group.

<sup>1</sup> Refers to mean any statute, law, constitution, regulation, rule, ordinance, order, decree, directive, guideline, policy, requirement or governmental restriction or any similar form of decision of, or determination of any of the foregoing by, any national, regional or local government or political subdivision, commission, authority, tribunal, agency or entity of the Republic of the Philippines or a foreign country, as may be applicable.

<sup>2</sup> Name, address, gender, age, marital status, contact details, birthday, SSS/GSIS, TIN, education, employment or financial or medical information, spouse details, preferences, behavior, and other information classified as "personal data," "personal information," or "sensitive personal information" under the DPA, and those of the Borrower's authorized representatives, as well as accounts, transactions, and communications.

<sup>3</sup> Including but not limited to credit and risk management, know your customer checks, prevention and detection of fraud or crime, system or product development and planning, cross-selling, direct marketing, profiling, complaints management, insurance, audit and administrative purposes, and relationship management.

<sup>4</sup> Means obligations of the BDO Group to comply with (a) Applicable Law, and internal policies or procedures, or (b) any demand and/or request from Government Authorities for purposes of reporting, regulatory trade reporting, disclosure or other obligations under Applicable Law.

<sup>5</sup> Refers to the government of the Republic of the Philippines or a foreign country, as may be applicable, or any political subdivision thereof, and any entity exercising executive, legislative, judicial, regulatory or administrative functions of or pertaining to the government.

Signature of Borrower  
over Printed Name

Date

Signature of Spouse/Co-Borrower/Co-Maker  
over Printed Name

Date

### Credit Card

By signing in this section, the Borrower agrees that this shall serve as the Borrower's application for issuance of BDO Credit Card/s. The Borrower undertakes to submit documents as may be deemed necessary by BDO. The Borrower authorizes BDO to conduct whatever credit investigation and verification with government agencies or third parties to ascertain credit standing, financial capability of the Borrower, and establish the authenticity of the information declared and/or documents submitted. The Borrower further waives applicable confidentiality rules and laws. The Borrower understands that the issuance of a BDO Credit Card shall be subject to credit evaluation and discretion of BDO.

Further, the Borrower agrees that in case of issuance of two or more BDO Credit Cards, BDO may give a separate Credit Card Limit for each of the Card issued or a consolidated Shared Credit Card Limit for existing and future BDO Credit Cards, expressed in Philippine Pesos. The Borrower understands that Shared Credit Card Limit is the Credit Limit assigned to a Cardholder across all issued BDO Credit Cards. Any request for increase in Credit Limit may be accommodated by BDO, subject to compliance with BDO's requirements.

Signature of Borrower over Printed Name

Date