

OTHER ASSETS

TYPE OF PROPERTY	LOCATION / DESCRIPTION	ESTIMATED VALUE

BANK REFERENCES

BANK	ACCOUNT NUMBER	TYPE OF ACCOUNT	DATE OPENED	AVERAGE BALANCE

TRADE / PERSONAL REFERENCES

NAME	RELATIONSHIP	ADDRESS	CONTACT NUMBER/S

CHECKLIST OF REQUIREMENTS

Employment/business documents:

If locally employed

- Photocopy of 3 years ITR
- Original Certificate of Employment with Compensation
- Photocopy of at least 1 valid ID (e.g. Driver's License, Passport, SSS/GSIS)

If self-employed

- ITR and financial statements for the last 3 years
- Certificate of business registration with DTI/SEC
- Bank statements for the past 6 months
- Photocopy of at least 1 valid ID (e.g. Driver's License, Passport, SSS/GSIS)
- Articles of Incorporation/Partnership (if applicable)

If Overseas Filipino Worker (OFW)

- Latest employment contract or COE with compensation authenticated by the Phil. Consul
- Special Power of Attorney
- Photocopy of at least 1 valid ID (e.g. Driver's License, Passport, SSS/GSIS)

If Non-Filipino

- If employed, Certificate of Employment w/ Compensation
- If self-employed, bank statements for the past 6 months and other applicable business documents
- Photocopy of Alien Certificate of Registration
- Photocopy of at least 2 valid IDs (e.g. Passport, Driver's License)

Collateral documents:

Standard

- Photocopy of the title
- Tax declaration on land and improvement (if applicable)
- Lot plan and vicinity map certified by a geodetic engineer

For construction

- Building plan or floor plan
- Building specifications
- Bill of materials

Add'l For condominium unit

- Copy of the Master Deed & Declaration of Restrictions

Other documents (if applicable):

If married

- Photocopy of marriage contract
- If spouse is employed, original COE with compensation, photocopy of latest ITR and photocopy of at least 2 valid IDs

For refinancing

- Statement of account from mortgagee bank/institution

For other sources of income

- For rental income, photocopy of lease contract/s and photocopy of title/s of the leased properties

Please note that additional documents may be required to facilitate the processing of the loan application. Processing will only commence upon submission of complete requirements. Applicable fees shall be collected upon application and upon approval. Other post-approval documents shall be submitted prior to loan release.

UNDERTAKING

By signing below, I/We hereby confirm that the information above and documents I/We have given are true and correct, and I/We authorize PNB Savings Bank (the "Bank") to verify and investigate the same from whatever source it may consider appropriate.

I/We understand that my falsifying any of the above information, including the enclosed/attached documents, if any, is sufficient ground for legal action against me/us and the rejection of my/our application. I/We further understand that should my/our application be denied, the Bank has no obligation on its part to furnish me/us with the reason for such rejection and/or to return my/our application form and documents.

I/We hereby authorize the Bank, its branches, parent Bank, subsidiaries, affiliates and correspondent banks, without prior notice or reference to the me/us, to make any and all disclosure of information regarding my Loan application as may be required by PNB Savings Bank or any relevant government agency in accordance with the provisions of Republic Act Nos. 9510 (Credit Information System Act), 1405 (Secrecy of Bank Deposit Act), 6426 (Foreign Currency Deposit Act), 10173 (Data Privacy Act of 2012), and Sec. 55.1b of Republic Act No. 8791 (General Banking Law) and any law relating to the secrecy of bank deposits, any amendments thereon, and such other applicable laws and regulations. I/We hereby holds PNB Savings Bank, its parent Bank, its subsidiaries, affiliates and correspondent banks, as well as their respective directors, officers, employees and other duly authorized representatives free and harmless against any and all liability arising from any and all claims, liabilities, suits and damages that may arise from the exercise of the authority granted herein.

this application and to retain such information as the Bank's property whether or not the Credit Facility is granted; (ii) verify the information given with third parties, including taxing authorities and government entities; and (iii) to use, process and share information obtained from the undersigned and third parties with any person or organization in connection with the application for Credit Facility, the administration of any Credit Facility granted by virtue of such application, and any transaction related to the foregoing. This authorization and consent shall be valid and effective until the expiration of the retention limit set by laws and regulations from account closure and the period set until disposal in a commercially acceptable manner. I/We hereby hold the Bank, its directors, officers, employees, authorized representatives, its parent Bank, related companies and third party service providers, as well as the directors, officers, employees, of its parent Bank, authorized representatives, related companies, and third party service providers, free and harmless from any liability that may arise from any use, processing, verification, gathering, transfer, disclosure or sharing of information made pursuant to this Agreement. As owner of the information, I/We are aware that I/We have the right to be informed of, and object to, the processing of my/our personal data, to access and to rectify any error or inaccuracy thereto. I/We also has the right to suspend, withdraw, or order the blocking, removal, or destruction of personal data that is incomplete, false, unlawfully obtained, processed or used for unauthorized purpose, or prejudicial to him/her, and to be indemnified for damages sustained due to inaccurate, incomplete, outdated, false, unlawfully obtained or unauthorized use of my/our personal data.

I/We hereby authorize the Bank to send notices and announcements to the me/us as the Bank may deem proper, including without limitation, information regarding the status of my/our loan application and details concerning my/our approved/availed loan, 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). I/We agree to hold the Bank free and harmless against any loss, injury or damage that I/We may suffer in relation to any notification/announcement sent by the Bank to me/us in the format stated herein. It is agreed and understood that unless and until the Bank is in receipt of written notice from me/us not to be sent such messages, my/our authority as given herein shall be deemed continuing, valid and effective.

I/We hereby agree that the Bank may allow its parent company, subsidiaries, affiliates and third parties selected by the Bank to offer their products and services to me/us through mail, email, fax, SMS or other means of communication. For this purpose, I/We further agree that the Bank may transfer and disclose selected client information to its parent company, subsidiaries, affiliates and third parties selected by the Bank.

I/We also confirm that the proceeds of the loan I/We have applied for shall not be used in any speculative, illegal, and/or criminal activity. I/We likewise authorize the Bank to disclose information relating to the loan granted to me/us to other financial institutions, credit information bureaus and any other organizations performing similar functions.

Finally, I/We confirm that I/We have read and understood the terms and conditions herein provided and that I am/we are entering into this transaction with my/our full consent, such that I am/we are considered indebted to the Bank upon receipt of the loan proceeds.

_____ Borrower's signature over printed name / Date

_____ Co-borrower's signature over printed name / Date

PNB CREDIT CARD

By signing in this section, I/We hereby manifest my/our intention to apply for and avail of the credit card/s issued by PHILIPPINE NATIONAL BANK (PNB), the parent company of the Bank. I/We hereby authorize the Bank to share the information and documents provided in connection with the subject housing loan, if approved, to PNB for my/our application for PNB credit card/s. I/We undertake to provide additional information and submit other supporting documents as may be deemed necessary by PNB. I/We authorize PNB to conduct necessary credit investigation and verification with government agencies or third parties to ascertain my/our credit standing and financial capability, and to establish authenticity of the information declared and/or documents submitted in connection with my/our application for PNB credit card/s. I/We understand that the issuance of the PNB credit card/s to me/us shall be subject to credit evaluation by and discretion of PNB. I/We hereby agree to be bound by terms and conditions governing the PNB credit cards and further agree that the activation and/or actual use of the PNB credit card/s shall be deemed my/our acceptance thereof and consent thereto.

_____ Applicant's signature over printed name/ Date

_____ Applicant's signature over printed name / Date

I am/ We are NOT interested to apply for or avail of a PNB Credit Card.

THIS PORTION IS FOR BANK USE ONLY

Received from loan applicant	Sent to/Date:	Received by:	Approved / Disapproved / Deferred
By/Date:	Sent By:	Date:	Date:
REMARKS / ENDORSEMENT FROM REFERRING OFFICER:			Referrer's Name:
			Employee No. Unit/Branch Code: