

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 _____	

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 _____ Acct. Type _____ Amount _____

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 _____

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

CONDITIONS OF THE CONSOLIDATED AGREEMENT FOR MORTGAGE LOANS

I/We hereby certify that all information in this application form and all supporting documents, are true and correct. I/We authorize PSBank to verify all such information and obtain additional information about me/us, including previous credit with other institutions. In this connection, I/we expressly waive any and all statutory provisions governing confidentiality of such information if applicable. I/we fully understand that any misrepresentation or failure to disclose information on my/our part as required herein, may cause the disapproval of my/our application.

I/We agree that the application remains PSBank's property and the same may be used on their discretion whether the credit is granted or not.

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 of the loan requirements.

Under acceptance of my/our application, I/we bind myself/ourselves to the Terms and Conditions of the Consolidated Agreement for Mortgage Loans including, but not limited to, joint and several liability for all charges, fees, and other obligations necessary in processing my/our housing loan application.

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 verification.

I/We hereby agree that the data/figures in the ITR consistent with the financial statement shall be considered in evaluating my/our financial capacity and credit-worthiness of my/our application.

Should the document(s) submitted prove to be spurious or incorrect in material detail, the Bank may terminate any loan or other credit accommodation granted on the basis of the 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).

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

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 my/our housing loan application. I/We also agree that the Appraisal Report will be forwarded directly to the PSBank for its sole use only.

In the event of future delinquency, I/we hereby authorize the Bank to report and include my/our name(s) in the negative listing of any credit bureau or institution.

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

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 or all such other accounts at the time of the same is due including, but not limited to, penalty charges, insurance, interests, and other fees overdue amounts provided for in this Agreement and such other documents executed that are relevant and connected therewith.

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

In 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 Home Loan Account in PSBank Remote Banking for the use of its available functionalities subject to PSBank's Terms and Conditions.

I/We hereby waive any rights under the provisions of A.M. No. 08-1-16-SC issued by the Supreme Court on the Rule on The Writ of Habeas Data. It is further understood that the Bank may decline or revoke the loan application in its sole discretion.

 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 _____ %



bagong bahay?
 simple lang.



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

Apply now!

