

#STARTBELIEVING

We have all kinds of loans to support you.

HOME LOAN

BUSINESS
LOAN

AUTO LOAN

PERSONAL
LOAN

Apply for a loan today.

Visit the nearest branch or log on to:
www.rcbc.com



(02) 877-7222

For Domestic Toll Free: 1-800-10000-7222

(Accessible only for PLDT landlines). For non-PLDT subscribers dial (02) 877 - 7222 (regular toll rates will apply)



RCBC



www.rcbc.com



customercare@rcbc.com



We believe in you.

Supervised by:



BANCO SENTRAL NG PILIPINAS

BSP Financial Consumer Protection Department | 708-7087

Member: PDIC

Maximum deposit insurance for each depositor Php 500,000.

BancNet

RCBGROUP



HOME LOAN & HOME LOAN PLUS

YOU CAN START BUILDING THE LIFE YOU WANT TODAY!

Own your dream house while enjoying the following benefits with RCBC's Home Loan:



LOW INTEREST RATES

We offer low rates that will make you feel at home.



MAXIMUM LOAN AMOUNT

Get up to 80% of the appraised.



FLEXIBLE TERMS

Set your own comfortable pace with terms from 1 to 20 years.



CONVENIENT MONTHLY PAYMENTS

No need to drive to the bank with the Automatic Debit Arrangement option.



FAST APPROVAL

Get your loan approved for as fast as 5 days.

Upgrade to

HOME LOAN PLUS

to enjoy all of our Home Loan's benefits PLUS:



Automatic Fire Insurance Coverage

Protect your investment with Fire Insurance Coverage from Malayan Insurance Co. Inc. that is at easy-to-pay 0% interest monthly installment throughout the duration of your loan.

** Minimum Loan Amount for Home Loan Plus is Php 1 Million. Home Loan Plus is only available for acquisition of house and lot, townhouse, condominium, and take-out of existing loan.*

If you find loans complicated, visit any RCBC branch and we'll be happy to give expert advice with a personal consultation.

HOME LOAN APPLICATION FORM

QUALIFICATIONS

1. At least 21 years old upon application and at most 65 years old (employed) or 70 years old (self-employed) upon loan maturity.
2. Filipino or Filipino with dual citizenship or foreign national married to a Filipino citizen.
3. Permanently employed locally for at least 1 year or OFW who has worked abroad for at least 2 consecutive years.
4. If self-employed, business must be in profitable operations for the past 2 years.
5. Minimum loan amount of Php 1 million for acquisition of house and lot, vacant lot, condominium unit or townhouse.
6. Minimum loan amount of Php 300,000 for other purposes.

DOCUMENT CHECKLIST

- Completely filled-out application form
- 2 valid government-issued IDs
- Birth certificate (if single) Marriage Contract (if married)

If locally employed:

- Original Certificate of Employment and Compensation
- Latest Income Tax Return (ITR)
- Company ID

If self-employed:

- Business registration with DTI
- Audited financial statements and ITR for the last 2 years
- Bank statement for the past 3 months
- List of suppliers and customers with contact numbers

If OFW:

- Notarized/Consularized Special Power of Attorney (SPA)
- 2 valid government-issued IDs of Attorney-in-Fact (AIF)
- Latest Certificate of Employment with Compensation or Certificate of Contract of Employment registered with POEA or Seaman's Certificate
- Proof of Remittances for the past 3 months

Collateral documents:

- Photocopies of TCT, Tax Declaration, Tax Receipt, Tax Clearances or CTS
- Location plan/vicinity map of property
- Building plan/floor plan/perspective plan/bill of materials (for construction)
- Statement of account (for loan take-out and acquisition from developers)
- History of payment (for loan take-out)
- Appraisal Fee (non-refundable).

I am applying for HOME LOAN HOME LOAN PLUS

Are you a Hexagon Club Member? Yes No

HOME LOAN DETAILS

Amount requested

Loan Term

Date

Loan Purpose

- Acquisition of residential property
- Construction/Renovation/Expansion
- Multi-purpose financing
- Loan take-out
- Refinancing
- Reimbursement

Property Type

- Detached/Townhouse
- Shop/Commercial property
- Condominium
- Lot only
- House and lot

Selling Price/TCT/Appraised Value

BORROWER'S DATA

Name

Birthdate

Place of Birth

Present Address

Owned (mortgaged)

Company Provided

Owned (not mortgaged)

Rented

Living with Family

Length of Stay _____

Permanent Address

Same as present address

Phone No.

Mobile No.

Email Address

Sex: Male Female

Civil Status: Single Married Widowed Separated

Nationality

Citizenship

No. of Dependents

Sources of Funds

Allowance Donations Dividends/Interest Earnings

Business Inheritance Remittance

Commission Lottery/Winnings Professional Fee

Salary/Compensation Pension Proceeds From Sale of Property

Occupation/Rank

Blue Collar Professional Politician

Housewife OFW Retired/Pensioner

Religious Shareholder Student

R&F to Middle Manager (AVP and below) Senior Management (VP and above) Self-Employed

Employer/Business Name

Tenure

Office Address

Nature of Employment/Business

Office Phone No.

Previous Employment

Tenure

Monthly Income

No. of Cars Owned

Mortgaged? Yes No

Beneficial Owner

CO-BORROWER'S DATA

Name

Relationship to Borrower

Birthdate

Place of Birth

Present Address

Owned (mortgaged)

Company Provided

Owned (not mortgaged)

Rented

Living with Family

Length of Stay _____

Permanent Address

Same as present address

Phone No.

Mobile No.

Email Address

Sex: Male Female

Civil Status: Single Married Widowed Separated

Nationality

Citizenship

No. of Dependents

Sources of Funds

Allowance Donations Dividends/Interest Earnings

Business Inheritance Remittance

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Tenure

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Nature of Employment/Business

Office Phone No.

Previous Employment

Tenure

Monthly Income

No. of Cars Owned

Mortgaged? Yes No

Beneficial Owner

BENEFICIAL OWNER:

Name: _____ Date and Place of Birth: _____ Citizenship/
Address: _____ Contact Number/Information: _____ Nationality: _____

ADDITIONAL INFORMATION FOR SELF-EMPLOYED

Type of Business	Major Customers	Contact Number	Major Suppliers	Contact Number
<input type="checkbox"/> Corporation	_____	_____	_____	_____
<input type="checkbox"/> Partnership	_____	_____	_____	_____
<input type="checkbox"/> Sole Proprietorship	_____	_____	_____	_____

ADDITIONAL FINANCIAL INFORMATION

Bank Accounts	Branch	Account Type and Number	Balance
Bank	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

Are you an existing depositor of RCBC? Yes No

Existing Loans	Financial Institution	Type of Loan	Loan Amount	Date Granted	Amortization	Maturity Date
_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____

Are you a previous/existing loan client of RCBC? Yes No

Credit Cards	Credit Card Company	Credit Card Number	Year Granted	Credit Limit	Outstanding Balance
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____

PERSONAL REFERENCES

Borrower warrants that the persons listed as personal references were informed of this loan application.

Name	Address	Relationship	Contact Number
_____	_____	_____	_____
_____	_____	_____	_____

Are you going to appoint an Attorney-In-Fact (AIF) to sign or execute loan documents in your behalf? Yes No

Name of AIF _____
Mobile Number of AIF _____
Date of Birth _____
Relationship _____
Address _____

UNDERTAKING CLAUSE

I/We hereby certify that all information in this application is correct and complete. Should any of the information provided and documents I/we submitted prove to be false, the Bank may terminate any loan or accommodation and have the right to demand immediate payment of obligation.

PROCESSING OF INFORMATION

I/We hereby authorize the Bank to obtain and verify such information as the Bank may require concerning the statements made in this application and that the sources from which the Bank may apply for such information are hereby authorized to provide the Bank the same. I/We hereby authorize the Bank or its duly authorized personnel to disclose my/our information to any office, branch, subsidiary affiliate, agent, and representative of the Bank and third parties selected by any of them, wherever situated, and use in connection with the provision of any service/product relating to my/our account/s including data profiling, processing, monitoring, reviewing, reporting, storing, statistical and risk analysis purposes. I/We hereby agree that all my/our personal data may be processed and disclosed to government authority (foreign or domestic) in compliance with the rule, ordinance, order, decree, directive, requirement, statute, law, constitution, regulation or other government 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. I/We hereby agree to waive, to the extent allowed by law, the confidentiality of my/our personal information regarding my/our bank accounts, deposits and other credit information in order to ascertain my/our eligibility to avail credit.

RETENTION

I/We hereby agree and authorize the Bank to retain the information collected during the application, as well as for the duration and even after the rejection, termination, closure or cancellation of the credit availed, relationship or services with the Bank/Financial Institution for a period of ten (10) years from such termination until final conclusion of any requirement or disclosure of obligation, dispute or action.

CONSENT FOR CROSS-SELLING, PROMOTIONS AND REFERRAL

I/We: Agree Disagree to authorize the Bank to a) collect and use my/our information and, where permitted by law, share it between YGC, its subsidiaries and affiliates to identify and inform me/us of products and services provided by YGC, its subsidiaries and affiliates that may be of interest to me/us; and b) collect and use my/our information to promote the products and services of select third parties that may be of interest to me/us. I/We understand that if I/we do refuse or withdraw my/our consent to a) and/or b), it will not affect my/our eligibility to avail credit.

Borrower's Signature/Date _____	Spouse's/Co-Borrower's Signature/Date _____
TIN _____	TIN _____
SSS/GSIS _____	SSS/GSIS _____

I/We attest that all the stipulations above were discussed and explained in detail to the Borrower.

Received and Checked by: _____

Referrer
Signature Over Printed Name

Date