

PARTNER WITH US

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 to know more.



(02) 8877-7222

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

(Accessible only for PLDT landlines). For non-PLDT subscribers dial (02) 8877-7222
(regular toll rates will apply)



customercare@rcbc.com



RCBCGroup



askRCBC

For inquiries, please contact:



HOME LOAN & HOME LOAN PLUS

Supervised by:



BANGKO SENTRAL NG PILIPINAS

RCBC Customer Care | 8877-7222 | customercare@rcbc.com
BSP Financial Customer Protection Department | 8706-7067 | ConsumerAffairs@bsp.gov.ph
Rizal Commercial Banking Corporation (RCBC) is regulated by the Bangko Sentral ng Pilipinas (BSP)
Deposits are insured by PDIC up to P500,000 per depositor

BancNet



BENEFICIAL OWNER:

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

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

Are you an existing depositor of RCBC? ☐ Yes ☐ No

Existing Loans					
Financial Institution	Type of Loan	Loan Amount	Monthly Amortization	Date Granted	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 _____	Contact Number/s _____	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 the 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. I/We understand that the Bank is committed to ensuring the confidentiality of my/our information under Republic Act No. 1405 or the "Bank Secrecy Law," Republic Act No. 8791 or the "General Banking Law of 2000," Republic Act No. 6426 or "The Foreign Currency Deposit Act", Republic Act No. 10173 or "Data Privacy Act", and any other law applicable and will exert reasonable efforts to protect against its unauthorized use or disclosure.

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 availment, relationship or services with the Bank/Financial Institution for a period of ten (10) years from such termination until final conclusion of any requirement of disclosure of obligation, dispute or action, in accordance with the Data Privacy Act and its implementing rules and regulations.

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.

CONSENT FOR RCBC CREDIT CARD APPLICATION WITH THIS HOUSING LOAN APPLICATION

I/We understand that this application shall be subject to the Terms and Conditions governing the issuance and use of the RCBC Credit Card and the approval and issuance of the RCBC Credit Card shall be subject to the sole discretion of RCBC following its applicable credit and underwriting policies.

BY SIGNING BELOW, I/WE AGREE TO:

(i) Apply for the issuance of an RCBC Credit Card to the Principal borrower (ii) Submit the documents required by RCBC in connection with my/our application herein.

☐ No, I am not availing a RCBC Credit Card

DISCLOSURE AND TRANSPARENCY

During the pre-contractual stage, the Client shall be provided appropriate and sufficient disclosure as well as time to review the financial product or service including digital financial product or service. All information related to fees, charges, interest, as well as the standard terms and conditions on any financial product or service shall be disclosed to and be easily accessible to the Client through various kinds of communication channels including all digital channels. This information related to the financial product or service shall also be available to the public through printed materials, mass media websites or digital platforms and which should be clear, concise, accurate, understandable and not misleading.

Signature of Borrower/Mortgagee
Over Printed Name
TIN # _____ SSS/UMID # _____

Date Signed _____

Signature of Spouse
Over Printed Name
TIN # _____ SSS/UMID # _____

Date Signed _____

For bank use only

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

Received and Checked by: _____
Bank Officer _____ Date _____
Signature over printed name _____

YOU CAN START BUILDING THE LIFE YOU WANT TODAY!

With RCBC's Home Loan, own your dream house while enjoying the following benefits:



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 12-months 0% monthly installment throughout the duration of your loan.

**Minimum Loan Amount for Home Loan Plus is Php 1Million. 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 500,000 for multi-purpose and 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:

- Certificate of Employment and Compensation
- Latest Income Tax Return (ITR)
- Company ID
- Latest 3 months payslips

If self-employed:

- Business registration with DTI, SEC and GIS
- Audited financial statements and ITR for the last 2 years
- Latest 3 months Bank Statement
- Business Profile
- 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
- Latest 3 months Proof of Remittances

Collateral documents:

- Photocopies of TCT and Tax Declaration (*on land and/or improvement only*)
- Approved Lot Plan with Location Map OR Subdivision Map OR Barangay / Index Tax Map
- Building plan/floor plan/perspective plan/bill of materials signed by licensed Architect or Engineer (*for construction*)
- Latest 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

Who referred you to RCBC? _____ Relationship to referrer _____

HOME LOAN DETAILS

Amount requested _____

Loan Term _____

Date _____

Loan Purpose

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

Property Type

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

Selling Price/TCP/Appraised Value _____

BORROWER'S DATA

Name

Date of Birth

Country of Birth

City of Birth

Present Address

Zip Code

Owned (mortgaged)

Owned (not mortgaged)

Living with Family

Company Provided

Rented

Length of Stay

Permanent Address

Same as present address

Zip Code

Phone No.

Mobile No.

Email Address

Sex:

Male

Female

Civil Status:

Single

Married

Widowed

Separated

Nationality

Citizenship

No. of Dependents

Employment Type

Private

Semi Private

Government

Unemployed

Sources of Funds

Self Employed

Corporation

Partnership

Sole Proprietorship

No. of Shares

Employed

Local

Overseas

Name of Company

Position

Position

Commission

Pension

Others

Occupation

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/SPOUSE

Name

Date of Birth

Country of Birth

City of Birth

Present Address

Zip Code

Owned (mortgaged)

Owned (not mortgaged)

Living with Family

Company Provided

Rented

Length of Stay

Permanent Address

Same as present address

Zip Code

Phone No.

Mobile No.

Email Address

Sex:

Male

Female

Civil Status:

Single

Married

Widowed

Separated

Nationality

Citizenship

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Mortgaged?

Yes

No

Beneficial Owner