

PHILIPPINE NATIONAL BANK – TOKYO BRANCH

PNB Tokyo offers **Own a Philippine Home Loan Program**: (1) for the purchase of **house and lot, residential lot, rawhouse, townhouse & condominium**; (2) **house construction and major house renovation**; and (3) **housing loan refinancing and take-out**.

You can avail up to a maximum loanable amount of 80% of the appraised value of the property to be purchased at a low interest rate.

DOCUMENTS TO BE SUBMITTED (Japan)

- Accomplished Loan Application
- One Passport size picture (husband & wife)
- Photocopy of Passport
- Photocopy of Residence Card (Non-Japanese)
- Photocopy of My Number Card or Notice Card
- Photocopy of Driver's License / Health Insurance (Japanese)
- Original certificate of employment indicating the date of commencement of employment, present salary and position
If self-employed, Business Registration Certificate
- Proof of Income for the past two (2) years such as Withholding Tax Certificate (Gensenchoshuhyo) or Taxation Certificate (Kazeishomeisho) or Income Tax Return (Kakuteishinkoku), if self-employed
- Photocopy of Latest Payroll Slips (for 3 months)
- Marriage Certificate (Koseki-tohon)
- Residence Certificate (Jyumin-hyo)

TO BE PRODUCED BY THE SELLER/DEVELOPER/OWNER/BORROWER (Philippines)

- Copy of the Transfer Certificate (TCT) or Condominium Certificate Title (CCT)
- Location Plan/Vicinity Map certified by a Geodetic Engineer
- Photocopy of latest tax declaration, current real estate tax receipt & tax clearance
- **For purchase of property:** Contract To Sell with Statement of Account or Reservation Agreement or Conditional Deed of Sale
- **For house construction and improvements**
 - ◆ Building plan specifications duly signed by a Civil Engineer or Architect
 - ◆ Bill of materials or Construction Cost Estimate duly certified by a Civil Engineer or Architect
 - ◆ Duly approved building remodeling or building permit

For more information call or visit us at: **(Look for Carol Tokunaga/Ghen Rivera/Mary Jane Okamoto)**
MITA43MT Building 1F 3-13-16 Mita, Minato-ku, Tokyo 108-0073

Telephone No : 03-6858-5983

Free Dial: 0120-8663-82 **Fax No:** 03-6858-5920

Email: loans@pnbtokyo.co.jp , loans2@pnbtokyo.co.jp



PNB 住宅ローンのご案内

1. ご利用いただける方

定住者、永住者、外交査証、投資家/経営者、または特定査証等の就労ビザで就労している在留フィリピン人。フィリピン人配偶者（ご夫婦で連帯借主になっていただきます）。日本人または日本で就労している外国人（フィリピンにおける不動産の外国人所有制限を充足できることを前提といたします）。

2. 資金の使途

フィリピンのメトロマニラ及び主要な都市にある土地、住宅、タウンハウス、建設中の建物、またはコンドミニアムの取得。

フィリピンのメトロマニラ及び主要な都市での住宅の建設または改築・増築。
フィリピンのメトロマニラ及び主要な都市にある不動産の、他金融機関からの既存借入の借換。

3. ご融資金額

- ◆ **最低借入金額は100万フィリピンペソ（土地・建物あるいはコンドミニウム）、50万フィリピンペソ（土地）となっております。**
更地購入される場合：担保評価額の60%を上限といたします。
土地・建物及びタウンハウス、建設中の建物またはコンドミニウムを購入される場合：担保評価額の80%を上限といたします。
建設予定の建物及び土地を購入される場合：担保評価額の80%を上限といたします。
改築・増築の場合：土地・建物の担保評価額の80%を上限といたします。また、改築する住宅の材料費の評価額の80%の付加が可能です。
借り替えの場合：売り手/開発業者への債務残高あるいは不動産の評価額の80%いずれか低い方を上限といたします。

4. ご融資の実行方法

建物の取得を行う場合：ローン金額は、売り手/開発業者に一括で直接支払われます。
建物の新設及び改築・増築を行う場合：建物の建設の進捗度に応じて分割実行されます。
既存のローンの借り換え：ローン金額は既存金融機関に直接支払われます。

5. ご返済方法

- ◆ **最長10年間の毎月元利均等返済**
(さらに長期をご希望の場合はご相談ください。)

6. 金利

- ◆ **みずほ銀行の長期プライムレートに、プラス固定スプレッド5%の金利。以降、融資実行応答日にその時点の長期プライムレートに基づき、金利の見直しを毎年行います。(現在の金利はPNB東京支店のwebsiteまでご確認ください)**

7. 手数料

- ◆ **申込手数料：25,000円**

- ◆ **コミットメント期間経過後の再審査・再評価等手数料：**
当行の住宅ローンの実行コミットメント期間は6ヶ月です。6ヶ月を超えてローンが実行されない場合、再審査費用として2,000ペソ + 10,000円、1年を超えた場合には、再審査費用に加え、担保物件の再評価費用等として合算で5,300ペソ + 10,000円を申し受けます。
- ◆ **登記費用、団体信用生命保険（Group Mortgage Redemption Insurance）及び火災保険等その他費用は、融資実行前にお支払いいただきます。**
アレンジメント手数料：融資金額の1%あるいは25,000円、いずれか高い方を融資実行前にお支払いいただきます。
(詳しくは当行のウェブサイトをご覧ください、担当者までお問い合わせ下さい)

《住宅ローン必要書類チェックリスト》

お客様ご自身でご用意いただく書類

- 住宅ローン申込書（全てご記入の上）
- パスポートサイズの写真1枚（ご夫婦連帯債務の場合、各1枚）
- パスポートのコピー
- 在留カードのコピー（外国籍の方）
- マイナンバーカードと通知カードのコピー
- 運転免許証か保険証のコピー（日本国籍の方）
- 雇用証明書（就業開始日と現在の給与・職位の記載あるもの）、自営業者の方は商業登記簿謄本
- 過去2年分の所得証明書として源泉徴収票、または確定申告書（自営業者の場合）
- 給与受取証明 直近の3ヵ月分
- 婚姻証明書（戸籍謄本）
- 住民票（世帯者全員）

売り手/開発業者により作成される書類

- 所有権譲渡証明書のコピーまたはコンドミニウム所有権証明書のコピー
- 土地公図、地区開発図及び周辺地図（測量技師による）
- 直近の納税申告書、不動産税受領書、税金支払済証それぞれのコピー

不動産購入ローンの場合に必要追加書類：

- 売買契約書または売買予約・条件付売買契約書

住宅の改築・増築に対するローンの場合に必要追加書類：

- 土木技師または建築家の認証した設計書
- 土木技師または建築家が認証した部材見積りまたは建設原価見積り
- 市の土木課から入手した新築または増改築の許可証

ご照会は下記までご遠慮なくお問い合わせください。

フィリピン・ナショナル・バンク東京支店

〒108-0073 東京都港区三田3-13-16 三田43MTビル1階

担当者：キャロル・ジェン・エムジェイー

TEL: 03-6858-5983,

FAX: 03-6858-5920

Documentary Expenses	Amount
IN JAPAN	
1) Application Fee	JPY 25,000
2) Notarization / Authentication Fee	
2.1 For Japanese Borrowers or Filipinos married to Japanese and other Foreign nationals Loan Agreement, Real Estate Mortgage, Deed of Undertaking and Deed of Assignment should be authenticated by the ff: a. Notary Public Office (Koshonin Yakuba) b. Ministry of Foreign Affairs (Gaimusho) for Japanese c. Philippine Embassy	JPY11,500 for each document subject to change JPY 3,250 for each document subject to change
2.2 For Filipino Borrowers a. Philippine Embassy	JPY 3,250 for each document subject to change
3) Arrangement Fee	1% of the loan amount or JPY25,000 whichever is higher Note: Payable upon release of loan.
4) Revenue Stamp for Promissory Note	Tax will vary on the loan amount
5) Revalidation fee 5.1 After the lapse of 6 months validity of loan approval (Full credit investigation) 5.2 After the lapse of 1 year validity of loan approval (Full credit investigation and Inspection & Re-appraisal)	JPY equivalent to PHP2,000 plus JPY10,000 JPY equivalent to PHP5,300 plus JPY10,000
IN THE PHILIPPINES	
6) For Annotation of Real Estate Mortgage	
6.1 Documentary Stamp Tax	Amount of Mortgage (Approved Loan) Ex) $\text{PHP}2,000,000 \div 5,000 \times 10 + \text{PHP}10 = \text{PHP}4,010$
6.2 Registration Fee payable to Register of Deeds (RD)	Based on RD Schedule of Fees
6.3 Notarial Fee	PHP200 per document subject to change (Real Estate Mortgage)
7) For Release / Cancellation of REM (Take-out & Refinancing)	
7.1 Registration Fee payable to the RD	Amount of previous loan to be cancelled x 10%. Result shall be then referred to RD Schedule of Fees.
7.2 Miscellaneous Expenses	PHP 300 (if previously mortgage with other bank)
	PHP 200 (if previously mortgage with PNB)
8) Mortgage Redemption Insurance Premium	
9) Fire Insurance Premium	
10) Others: Incremental Expenses related to loan	



Philippine National Bank - Tokyo Branch

フィリピン・ナショナル・バンク 東京支店
 MITA43MT Bldg 1F, 3-13-16 Mita, Minato-ku, Tokyo 108-0073 Japan
 〒108-0073 東京都港区三田 3-13-16 三田 43MT ビル 1 階
 Tel. (03) 6858-5910 Fax: (03) 6858-5920
 Rates Info. (03) 6858-5940/ 6858-5950
 Url: <http://www.pnb.com.ph/japan>

HOUSING LOAN MISCELLANEOUS EXPENSES 住宅ローン諸費用概算

COMPUTATION OF VARIOUS EXPENSES 費用の計算

BEFORE LOAN RELEASE:住宅ローン実行前

Japan Notary Public 公証人役場	:	(¥11,500 X 4 種類のローン契約書)
Authentication Fee (REM / LA,) フィリピン大使館認証	:	(¥3,250 X 4 種類のローン契約書)
Mortgage Redemption Insurance- (once a year) 団体信用生命保険 (毎年更新料がかかります)	:	(住宅ローン金額相当ペソ X 0.45%)
Notarial Fee (Php200 per doc) 公証人費用	:	(200 ペソ X 3 種類のローン契約書)
Doc. Stamps (Reveneue Stamp) 収入印紙代	:	(住宅ローン金額相当ペソ ÷ 5000) X 10+10
Fire Insurance - (once a year) 火災保険費用 (毎年更新料がかかります)	:	(物件の金額相当ペソ X 0.18%)+ (物件の金額相当ペソ X 0.18% X 1/3)
Arrangement Fee of 1 % アレンジメント手数料	:	(住宅ローン金額 X 1%)

AFTER LOAN RELEASE:住宅ローン実行 1 年後

Documentary Stamp in Japan (Promissory Note) 手形印紙代	:	* 下記をご参照下さい
Registration Expense (Estimated Registration & facilitation fee) 登記費用	:	(住宅ローン金額相当ペソ - 170,000) ÷ 20000 X 90 + 8,796

*** Documentary Stamp in Japan (Promissory Note) 手形印紙代**

400円	= 200万円以下
600円	= 200万円から300万円以下
1千円	= 300万円から500万円以下
2千円	= 500万円から1000万円以下
4千円	= 1000万円から2000万円以下

PHILIPPINE NATIONAL BANK-TOKYO BRANCH

CHECKLIST OF HOUSING LOAN REQUIREMENTS

NAME OF APPLICANT: _____

APPLICANT

- _____ ACCOMPLISHED LOAN APPLICATION
- _____ ONE PASSPORT SIZE PICTURE (Husband & Wife)
- _____ PHOTOCOPY PASSPORT
- _____ PHOTOCOPY OF RESIDENCE CARD (Non-Japanese)
- _____ PHOTOCOPY OF MY NUMBER CARD OR NOTICE CARD
- _____ PHOTOCOPY OF DRIVER'S LICENSE / HEALTH INSURANCE (Japanese)
- _____ ORIGINAL CERTIFICATE OF EMPLOYMENT INDICATING THE DATE OF COMMENCEMENT OF EMPLOYMENT AND PRESENT SALARY
IF SELF-EMPLOYED, BUSINESS REGISTRATION CERTIFICATE
- _____ PROOF OF INCOME FOR THE PAST TWO (2) YEARS SUCH AS WITHHOLDING TAX CERTIFICATE (GENSENCHOSHUHYO) OR TAXATION CERTIFICATE (KAZEISHOMEISHO) OR INCOME TAX RETURN (KAKUTEISHINKOKU), IF SELF-EMPLOYED
- _____ PHOTOCOPY OF LATEST PAYROLL SLIPS (3 months)
- _____ MARRIAGE CERTIFICATE (KOSEKI TOHON)
- _____ RESIDENCE CERTIFICATE (JYUMIN-HYO)

TO BE PRODUCED BY SELLER /DEVELOPER

- _____ COPY OF TRANSFER CERTIFICATE OF TITLE (TCT) OR CONDOMINIUM CERTIFICATE OF TITLE (CCT)
- _____ COPY OF TAX DECLARATION, REALTY TAX RECEIPT and TAX CLEARANCE
- _____ LOCATION PLAN / VICINITY MAP CERTIFIED BY THE GEODETIC ENGINEER
- _____ COPY PURCHASE AGREEMENT or RESERVATION AGREEMENT or CONTRACT WITH STATEMENT OF ACCOUNT

NOTE: PNB PERSONNEL WHO RECEIVED THE APPLICATION SHALL CHECK ALL DOCUMENTS LISTED AND ENSURE THE COMPLETENESS OF THE APPLICATION AND REQUIREMENTS. THIS CHECKLIST SHALL BE PUT ON TOP OF THE APPLICATION.

Received by: _____

Date: _____



PNB

PHILIPPINE NATIONAL BANK TOKYO BRANCH

HOUSING LOAN APPLICATION FORM

IMPORTANT: PLEASE FILL UP APPLICATION PROPERLY

Application No. _____

LOAN DETAILS

- Acquisition / Purchase of Lot
- Acquisition / Purchase of House and Lot
- Acquisition of Condominium / Townhouse / Row house
- House Construction / Renovation
- Refinancing existing Loan with Philippine Banks / Developer

AMOUNT APPLIED: PHP _____ TERM _____ DATE APPLIED: _____

PERSONAL INFORMATION

Borrower: _____ Age: _____ Date of Birth: _____
 Place of Birth: _____ Civil Status: _____ Name of Spouse: _____
 Residence Card No: _____ Passport No: _____ Date of Issue: _____
 Mobile No: (Husband) _____ / (Wife) _____ Email Address: _____
 Japan Address: _____ Postal No. _____
 Owned Mortgaged Rented Provided Home Telephone No. _____
 Mortgage / Rent per month: JPY _____ Length of Stay in this address: _____
 Philippine Address: _____ Tel. No.: _____
 Name of Employer: _____ Tel. No.: _____
 Address of Employer: _____
 Length of Service with Employer: _____ Salary: _____

Note: If spouse is employed, please fill-up another loan application form (this page only)

COLLATERAL / SECURITY

Real Estate Mortgage over the residential property to be financed with the following particulars:

LOCATION: _____
 TCT NO.: _____ LOT NO. : _____ BLOCK NO. : _____ AREA (SQ.M.) _____
 DEVELOPER'S NAME:: _____

FINANCIAL STANDING

ASSETS	MO. INCOME	BORROWER	SPOUSE	TOTAL
Cash in Bank _____	Salaries _____	_____	_____	_____
Real Estate _____	Allowance _____	_____	_____	_____
Stocks & Bonds _____	Rental Income _____	_____	_____	_____
Car & Vehicles _____	Others (Specify) _____	_____	_____	_____
Others (Specify) _____				
TOTAL ASSETS _____	COMBINED MONTHLY INCOME		JPY _____	
LIABILITIES	MONTHLY EXPENSES			
Clean Loans _____	Living / Utilities _____	_____	_____	_____
Secured Loans _____	Educ./ Medical _____	_____	_____	_____
Car Loans _____	Amortization _____	_____	_____	_____
Appliance Loans _____				
Others (Specify) _____	COMBINED MONTHLY EXPENSES		JPY _____	
TOTAL LIAB _____				
NET WORTH _____	COMBINED MONTHLY DISPOSABLE INCOME		JPY _____	

BANK ACCOUNTS

Name of Bank / Branch	Type of Account	Credit Limit
_____	_____	_____
_____	_____	_____
_____	_____	_____

LOAN AND CREDIT REFERENCES

Loan Type	Bank / Fin. Institutions Address	Orig. Amount	Mo. Amortization	Unpaid Bal	Date Granted & Maturity Date
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____

PERSONAL REFERENCES

Name	Address	Relationship	Telephone No.
1. _____	_____	_____	_____
2. _____	_____	_____	_____

AGREEMENT

I / WE CERTIFY THAT ALL THE INFORMATION FURNISHED HEREIN ARE TRUE AND CORRECT, ANY FALSE REPRESENTATION SHALL CONSTITUTE AN EVENT OF DEFAULT AS DEFINED UNDER THE HOUSING LOAN AGREEMENT, IN WHICH CASE, THE BANK RESERVES THE RIGHT TO DEMAND IMMEDIATE PAYMENT WITH PENALTY ON THE LOAN GRANTED. FURTHERMORE, I / WE AGREE TO NOTIFY THE BANK IN WRITING OF ANY CHANGE WHICH WILL BE MATERIALLY AND ADVERSELY AFFECT THE INFORMATION CONTAINED HEREIN AND IN THE ABSENCE OF SUCH NOTICE THIS MAY CONSIDERED AS A CONTINUING STATEMENT AND SUBSTANTIALLY CORRECT. THE ABOVE INFORMATION IS GIVEN FOR THE PURPOSE OF OBTAINING CREDIT FROM THE BANK AND I/WE HEREBY AUTHORIZE THE BANK TO VALIDATE AND VERIFY SUCH INFORMATION.

Signature of Borrower
over Printed Name

Signature of Co-Borrower / Spouse
over Printed Name

DATE

DATE



COLLATERAL APPRAISAL/RE-APPRAISAL AUTHORIZATION

(Note: one authorization form per property to be inspected, appraised)

Date: _____

"In relation to my/our loan application(s) and/or existing credit facility(ies) and the property described below, the undersigned hereby authorize(s) the PHILIPPINE NATIONAL BANK and its designated representative(s) to conduct the following, to wit:

- 1. verify/validate/obtain documents/data from various government offices/agencies,
- 2. conduct inspection /re-inspection & appraisal/re-appraisal, and;
- 3. take photographs of the real estate properties and exterior & interior portions of the improvements thereon subject of Real Estate Mortgages (REMs) and other properties subject of Chattel Mortgages (CMs). "

DESCRIPTION OF PROPERTY

- Vacant Lot Lot with proposed/on-going construction
- House and Lot Condominium/Town/Row House
- Others: _____

Address/Location of Property:

OCT/TCT/CCT No.:	
Registered in the name/s of:	
Lot No.:	
Block No.:	
Area (sq.m.)	

BUILDING/IMPROVEMENTS:

Year Constructed: _____

Name of Tenant(s)/Occupant(s)/Contact Person, if any: _____

Telephone Number: _____

Property Owner's Signature over Printed Name

Borrower's Signature over Printed Name

**TO: PHILIPPINE NATIONAL BANK
TOKYO BRANCH**
Mita 43MT Building 1F
3-13-16 Mita Minato-ku,
Tokyo 108-0073 Japan

DATE: _____

PERSONAL DATA INFORMATION AUTHORIZATION

I/We, _____ and _____ of legal age, presently residing at _____, hereby authorize Philippine National Bank Tokyo Branch ("the BANK") to release my/our personal data, i.e. credit and financial information to the Private Credit Information Institutions ("the INSTITUTIONS") and their members ("the MEMBERS") for verification and investigation purposes concerning my/our Own a Philippine Home Loan Program ("OPHL") application, as required in Article 23.1 of the Personal Information Protection Law in Japan.

1. I/We, agree to confirm the validity of the following information from my/our designated employers and other institutions:
 - a. Employment background (length of employment, income, benefits and compensation);
 - b. Banking personal deposit accounts;
 - c. Loan / Credit accommodation information (opening date, large payment amount, loan balance and payment record);
 - d. Bank, Commercial Transaction, Lawsuit history (in Philippines);
 - e. Any other information deemed necessary in connection with a credit report.

2. I/We, agree when my/our personal information including the following:
 - a. The conditions of agreements;
 - b. The repayment status recorded by the MEMBERS;
 - c. Dishonored checks, and the information on listed in the official gazette.




is registered at the INSTITUTIONS and other personal data information agencies allied with the INSTITUTIONS, the BANK will use it for the purpose of determining whether to provide credit (i.e., research on capacity for repayment and new address; that the research for capacity of repayment shall be limited to investigation of repayment capacity, as required in Article 13.6.6 of the Banking Act Ordinance for Enforcement; the same shall apply hereinafter).

I/We, also agree that my/our personal information (including the history) which will be registered on record and will be used for the purpose of determining creditworthiness by the INSTITUTIONS, the MEMBERS, and members of any other Personal Data Information Agencies allied with the INSTITUTIONS.

Japan Bankers Personal Credit Information Center (JBPCIC)	
<u>Registered Matters</u>	<u>Period of Record</u>
Personal information such as name, birth date, gender, address (including information on whether mails are delivered), telephone number, employment.	As long as any of the following information is registered.
Contents of agreement such as amount of debt, date of borrowing and the status of repayment (any delinquency, subrogation, enforced collecting procedures, termination, full repayment, etc.).	During the term of the contract and not over 5 years after the termination date (in case non-full repayment, the date of full repayment).

Date on which the INSTITUTIONS are referred, with contents of contract or application.	Not over 1 year from date of referral.
Dishonor of check.	Not over 6 months from the first dishonor, not over 5 years from the date of suspension.
Announcement through Public Gazette.	Not over 10 years from date of initiation of bankruptcy proceeding.
Under investigation due to complaints on the recorded information.	During the period of investigation.
Self-Report on loss or theft of personal information	Not over 5 years from the date of report.

I/We, agree, in addition to the purpose mentioned above, my/our information will be mutually disclosed and used by the INSTITUTIONS and the MEMBERS to the extent necessary for the purposes of safeguarding and securing proper use of the personal information, such as maintenance of its accuracy and updating, dealing with complaint, and monitoring by the INSTITUTIONS of compliance with regulations by the MEMBERS.

3. The name and the contact of the INSTITUTIONS referred to above the provisions of the preceding article are as follows. Eligibility for membership in the INSTITUTIONS, name of the MEMBERS, etc. are listed on their websites. Please note that disclosure to customers of the information registered with the INSTITUTIONS will be made by such the INSTITUTIONS. The BANK will not deal with such disclosure.
 - a. The Institution which the Bank is a member :
JBPCIC http://www.zenginkyo.or.jp/en/personal_credit/  Tel: 03-3214-5020
 - b. The institution allied with JBPCIC:
Japan Credit Information Center Corp. <http://www.jicc.co.jp/>  Tel: 0120-441-481
Credit Information Center Corp. <http://www.cic.co.jp>  Tel: 0120-810-414
4. I/We, also authorize the BANK to use my/our personal identification, financial information, and any other information that may be needed for the purpose of audit by the Philippine Authority and Japanese Authority concerned.
5. This also allows the BANK to perform the engagement through the clarified address stated on my/our identification

The BANK shall govern this authorization strictly for loan purpose and any other related bank transactions only.

Borrower's signature over printed name

Borrower's signature over printed name

For Bank's Use

Confidentiality

The BANK never discloses the information provided herein to any third party in case not related to the loan application process and any other bank-transactions.

Noted:

Authorized Signature

Date: _____

**TO: PHILIPPINE NATIONAL BANK
TOKYO BRANCH**
Mita 43MT Building 1F
3-13-16 Mita Minato-ku,
Tokyo 108-0073 Japan

DATE: _____

PERSONAL DATA INFORMATION AUTHORIZATION

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6. I/We, agree to confirm the validity of the following information from my/our designated employers and other institutions:
- f. Employment background (length of employment, income, benefits and compensation);
 - g. Banking personal deposit accounts;
 - h. Loan / Credit accommodation information (opening date, large payment amount, loan balance and payment record);
 - i. Bank, Commercial Transaction, Lawsuit history (in Philippines);
 - j. Any other information deemed necessary in connection with a credit report.
7. I/We, agree when my/our personal information including the following:
- d. The conditions of agreements;
 - e. The repayment status recorded by the MEMBERS;
 - f. Dishonored checks, and the information on listed in the official gazette.

is registered at the INSTITUTIONS and other personal data information agencies allied with the INSTITUTIONS, the BANK will use it for the purpose of determining whether to provide credit (i.e., research on capacity for repayment and new address; that the research for capacity of repayment shall be limited to investigation of repayment capacity, as required in Article 13.6.6 of the Banking Act Ordinance for Enforcement; the same shall apply hereinafter).

I/We, also agree that my/our personal information (including the history) which will be registered on record and will be used for the purpose of determining creditworthiness by the INSTITUTIONS, the MEMBERS, and members of any other Personal Data Information Agencies allied with the INSTITUTIONS.

Japan Bankers Personal Credit Information Center (JBPCIC)	
<u>Registered Matters</u>	<u>Period of Record</u>
Personal information such as name, birth date, gender, address (including information on whether mails are delivered), telephone number, employment.	As long as any of the following information is registered.
Contents of agreement such as amount of debt, date of borrowing and the status of repayment (any delinquency, subrogation, enforced collecting procedures, termination, full repayment, etc.).	During the term of the contract and not over 5 years after the termination date (in case non-full repayment, the date of full repayment).

Date on which the INSTITUTIONS are referred, with contents of contract or application.	Not over 1 year from date of referral.
Dishonor of check.	Not over 6 months from the first dishonor, not over 5 years from the date of suspension.
Announcement through Public Gazette.	Not over 10 years from date of initiation of bankruptcy proceeding.
Under investigation due to complaints on the recorded information.	During the period of investigation.
Self-Report on loss or theft of personal information	Not over 5 years from the date of report.

I/We, agree, in addition to the purpose mentioned above, my/our information will be mutually disclosed and used by the INSTITUTIONS and the MEMBERS to the extent necessary for the purposes of safeguarding and securing proper use of the personal information, such as maintenance of its accuracy and updating, dealing with complaint, and monitoring by the INSTITUTIONS of compliance with regulations by the MEMBERS.

8. The name and the contact of the INSTITUTIONS referred to above the provisions of the preceding article are as follows. Eligibility for membership in the INSTITUTIONS, name of the MEMBERS, etc. are listed on their websites. Please note that disclosure to customers of the information registered with the INSTITUTIONS will be made by such the INSTITUTIONS. The BANK will not deal with such disclosure.

a. The Institution which the Bank is a member :

JBPCIC http://www.zenginkyo.or.jp/en/personal_credit/  Tel: 03-3214-5020

b. The institution allied with JBPCIC:

Japan Credit Information Center Corp. <http://www.jicc.co.jp/>  Tel: 0120-441-481

Credit Information Center Corp. <http://www.cic.co.jp>  Tel: 0120-810-414

9. I/We, also authorize the BANK to use my/our personal identification, financial information, and any other information that may be needed for the purpose of audit by the Philippine Authority and Japanese Authority concerned.

10. This also allows the BANK to perform the engagement through the clarified address stated on my/our identification

The BANK shall govern this authorization strictly for loan purpose and any other related bank transactions only.

Borrower's signature over printed name

Borrower's signature over printed name

For Bank's Use

Confidentiality

The BANK never discloses the information provided herein to any third party in case not related to the loan application process and any other bank-transactions.

Noted:

Authorized Signature

Date: _____



Agreement on declaration and undertaking in regards to elimination of Anti-Social Forces (Loans)

- 1). I declare that I am not a person who has fallen under any of the following categories: ①an organized crime group (Boryokudan), ②a member of an organized crime group, ③ a quasi-member of a organized crime group, ④a related company or association of an organized crime group, ⑤a corporate racketeer, ⑥other equivalent person of any category above, in the last five (5) years (such person referred to as the “OCGs”),and that I shall not fall any of OCGs. I further ensure that I have not fallen under in the last five (5) years and shall not fall under any of the following categories:
1. A person having such relationship with the OCGs that shows the OCGs’ control over the person’s management;
 2. A person having such relationship with the OCGs that shows the OCGs’ substantial involvement in the person’s management;
 3. A person having such relationship with the OCGs that show reliance on the OCGs for the purpose of unfairly benefiting itself or third parties, or of damaging third parties;
 4. A person having such relationship with the OCGs that shows provision of funds, benefits or services from the person to the OCGs; or
 5. A person where any of the board members or other personnel substantially involved in its management is engaged in socially condemnable relationship with the OCGs.
(The “Anti-Social Forces” means a person that falls within OCGs or any categories of Item 1 to 5 through above.)
- 2). I declare that myself or through the use of third parties has never conducted or will not conduct any of the following actions:
1. A demand with violence;
 2. An unreasonable demand beyond its legal entitlement;
 3. Use of intimidating words or actions in relation to transactions;
 4. An action to defame the reputation or interfere with the business of PNB Tokyo Branch by spreading rumor, using fraudulent means or resorting to force; or
 5. Other equivalent actions of above.
- 3). In the event PNB Tokyo Branch determines that it is not appropriate to maintain business transactions with you after becoming aware that the representation and warranties in Article 1) are not or had not been true or that I breached the covenants in Article 2), all obligations I owed to PNB Tokyo Branch shall become due and payable and I shall immediately repay such obligations upon demand from PNB Tokyo Branch.
- 4). I shall not claim for any damages incurred by you or any party in connection with the application of Article 3). I shall compensate for all damages incurred in PNB Tokyo Branch.

Signature and Date

反社会的勢力ではないことの表明・確約に関する同意（ローン）

第1. 私は、現在、暴力団、暴力団員、暴力団員でなくなった時から5年を経過しない者、暴力団準構成員、暴力団関係企業、総会屋等、社会運動等標ぼうゴロまたは特殊知能暴力集団等、その他これらに準ずる者（以下これらを「暴力団員等」という。）に該当しないこと、および次の各号のいずれにも該当しないことを表明し、かつ将来にわたっても該当しないことを確約いたします。

1. 暴力団員等が経営を支配していると認められる関係を有すること。
2. 暴力団員等が経営に実質的に関与していると認められる関係を有すること。
3. 自己、自社もしくは第三者の不正の利益を図る目的または第三者に損害を加える目的をもってするなど、不当に暴力団員等を利用していると認められる関係を有すること。
4. 暴力団員等に対して資金等を提供し、または便宜を供与するなどの関与をしていると認められる関係を有すること。
5. 役員または経営に実質的に関与している者が暴力団員等と社会的に非難されるべき関係を有すること。
（反社会的勢力とは、暴力団員等または上記1から5のいずれかに該当する者をいいます。）

第2. 私は、自らまたは第三者を利用して次の各号の一にでも該当する行為を行わないことを確約いたします。

1. 暴力的な要求行為
2. 法的な責任を超えた不当な要求行為
3. 取引に関して、脅迫的な言動をし、または暴力を用いる行為
4. 風説を流布し、偽計を用いまたは威力を用いて貴行の信用を毀損し、または貴行の業務を妨害する行為
5. その他前各号に準ずる行為

第3. 私が、暴力団員等もしくは第1項各号のいずれかに該当し、もしくは前項各号のいずれかに該当する行為をし、または第1項の規定にもとづく表明・確約に関して虚偽の申告をしたことが判明し、私との取引を継続することが不適切である場合には、私は貴行に対する一切の債務の期限の利益を失い、直ちに債務を弁済します。

第4. 第3項の規定の適用により、私に損害が生じた場合にも、貴行になんらの請求をしません。また、貴行に損害が生じたときは、私はその責任を負います。

ご署名又はお届け印/日付
