

# 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 Driver's License (Japanese)
- Original certificate of employment indicating the date of commencement of employment, present salary and position.  
If self-employed, Business Registration Certificate
- Income Tax Returns for the past two (2) years. If self-employed, tax payments for the past two (2) years.
- Photocopy of Proof of Income (updated payroll slips/latest 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/Tere Tezuka/Mary Jane Okamoto)**  
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