

ご案内

全てローマ字でご記入ください



PHILIPPINE NATIONAL BANK
TOKYO BRANCH

HOUSING LOAN APPLICATION FORM

持家、賃貸の別

- Owned - 持家 (ローン無)
- Mortgaged - 持家 (ローン有)
- Rented - 賃貸

* 御夫婦の場合は、御本人様と奥様の詳細をご記入してください。
* 独身者の場合は、御本人様の項目のみご記入してください。

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: _____

個人情報

PERSONAL INFORMATION

Borrower: 御本人様 Age: 年齢 Date of Birth: 生年月日
Place of Birth: 出生地 Civil Status: 既婚者: Married / 独身: Single Name of Spouse: 保護者の氏名
Residence Card No: 外国人保護者の在留カード番号 Passport No: パスポートの番号 Date of Issue: パスポートの発効日
Mobile No: (Husband) 携帯番号(夫) / (Wife) 携帯番号(妻) Email Address: メールアドレス
Japan Address: 現住所 Postal No. 郵便番号
() Owned () Mortgaged () Rented () Provided Home Telephone No. 自宅の電話番号
Mortgage / Rent per month: JPY 毎月の支払額 Length of Stay in this address: 居住年数
Philippine Address: フィリピンにご住所あり場合'ご記入ください Tel. No.: _____
Name of Employer: 勤務先(会社)名 Tel. No.: 勤務先電話番号
Address of Employer: 勤務先(会社)住所
Length of Service with Employer: 勤務年数 Salary: 年収あるいは月収

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: _____

業績

FINANCIAL STANDING

ASSETS 資産	月収 MO. INCOME	御本人 BORROWER	保護者 SPOUSE	合計 TOTAL
銀行資金 Cash in Bank _____	Salaries 給料 _____	_____	_____	_____
不動産 Real Estate _____	Allowance 手当 _____	_____	_____	_____
株 & 証券 Stocks & Bonds _____	Rental Income 賃貸収入 _____	_____	_____	_____
車 Car & Vehicles _____	Others (Specify) その他 _____	_____	_____	_____
その他 Others (Specify) _____				
資産合計 TOTAL ASSETS _____	COMBINED MONTHLY INCOME 月収の合計	JPY _____		
LIABILITIES 負債	MONTHLY EXPENSES 毎月の経費			
無担保借入 Clean Loans _____	Living / Utilities 生活費 _____	_____	_____	_____
有担保借入 Secured Loans _____	Educ./ Medical 教育費、医療費 _____	_____	_____	_____
車ローン Car Loans _____	Amortization _____	_____	_____	_____
家具ローン Appliance Loans _____	* 毎月返済額 (現在の借入分です) _____	_____	_____	_____
その他 Others (Specify) _____	COMBINED MONTHLY EXPENSES 経費の合計	JPY _____		
負債合計 TOTAL LIAB _____				
NET WORTH ネット資産 _____	ネットの月収	COMBINED MONTHLY DISPOSABLE INCOME	JPY _____	

* 借入がある場合、次のページの借入明細をご記入ください。

銀行預金口座明細

BANK ACCOUNTS

Name of Bank / Branch 銀行名・支店名	預金種類 Type of Account *こちらにご記入してください	Credit Limit *与信中があれば記入してください
_____	預金の種類 普通：SAVINGS 定期：TIME DEPOSIT	_____
_____	_____	_____

借入明細 LOAN AND CREDIT REFERENCES (借入がない場合は"NA"と記入してください)

Loan Type 借入種類	Bank / Fin. Institutions Address 銀行名・支店名	Orig. Amount 当初借入額	Mo. Amortization 毎月返済額	Unpaid Bal 現在残	Date Granted & Maturity Date 当初借入日/返済期日
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____

非常時連絡先(親戚、友人等)

PERSONAL REFERENCES

Name 氏名	Address 住所	Relationship 関係	Telephone No. 連絡先
1. _____	_____	_____	_____
2. _____	_____	_____	_____

同意事項
AGREEMENT

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.

私/私達は、申告したすべての情報は真実であることを保証いたします。虚偽の表現であれば、住宅ローン契約に基づき債務不履行となり、認められた住宅ローンに即刻支払わなければならないペナルティー(罰金)を請求する権利を、当行が留保いたします。さらに、私/私達は、この中に含まれる実質的に影響をおよぼす情報の変更について文書にて当行に通知することに同意します。また、通知がない場合は、情報に変更がないと見なされ、実質的に真実であると認識されることに同意します。上記情報は、当行から信用を得る目的のために提供したもので、私/私達は、当行に、上記情報について法的に有効であり、正しいかどうかを確かめる権限を与えます。

御本人様
山田 太郎
TARO YAMADA
Signature of Borrower
over Printed Name

保護者
山田 花子
HANAKO YAMADA
Signature of Co-Borrower / Spouse
over Printed Name

提出日
DATE

提出日
DATE

*ご署名はパスポートと同じです



COLLATERAL APPRAISAL/RE-APPRAISAL AUTHORIZATION

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

評価認可

Date: 提出日

"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: _____

御本人様

保護者

山田 太郎
TARO YAMADA

山田 花子
HANAKO YAMADA

Property Owner's Signature over Printed Name

Borrower's Signature over Printed Name

* ご署名はパスポートと同じです

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

DATE: _____ 提出日 _____

個人情報利用同意書
PERSONAL DATA INFORMATION AUTHORIZATION

I/We, _____ 御本人様の氏名 (ローマ字で記入) _____ and _____ 保護者の氏名 (ローマ字で記入) _____ of legal age, presently residing at _____ 現住所 _____, 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.

御本人様
山田 太郎
TARO YAMADA

Borrower's signature over printed name

保護者
山田 花子
HANAKO YAMADA

Borrower's signature over printed name

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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

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御本人様 山田 太郎
TARO YAMADA

Borrower's signature over printed name

保護者 山田 花子
HANAKO YAMADA

Borrower's signature over printed name

* ご署名はパスポートと同じです

For Bank's Use

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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

Maria Yamada

MARIA YAMADA

DATE

20150828

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

御本人様

奥様

山田 太郎 MM/DD/YYYY

山田 花子 MM/DD/YYYY

TARO YAMADA

HANAKO YAMADA

20150828

* 御夫婦の場合は、御本人様と保護者の詳細をご記入してください。

* 独身者の場合は、御本人様の項目のみご記入してください。