

What is PNB OPHL (Own a Philippine Home Loan)

The Own a Philippine Home Loan Program (OPHL) is a home financing program unique to PNB. It allows Filipinos and non-Filipinos residing and working abroad a convenient way to obtain bank financing residential real estate investments in the Philippines.

Why choose PNB OPHL



Global Presence

- ✓ Offered in Los Angeles, New York, and Guam
- ✓ No need to return to the Philippines to process application. Simply submit your application to PNB New York or PNB LA.



Easy Payments

- ✓ Pay in USD
- ✓ No Forex Rate Risk
- ✓ No remittance charges



Convenient Application

- ✓ No co-borrower required (Subject to Credit Criteria)
- ✓ No attorney in-fact in the Philippines required
- ✓ Spouse signature on best effort basis

We have 300 Accredited Developers in the Philippines



Scan this code for the list of our accredited developers.

Who can avail PNB OPHL



- ✓ Natural-born Filipinos residing and working abroad who have lost their Filipino citizenship (max lot of 1,000 sqm)
- ✓ Filipinos residing and working abroad who've maintained their Filipino citizenship
- ✓ Foreigners are eligible for purchase of condominium units

What you can use your loan for



House Construction and Renovation



Purchase of House and Lot, Lot, Townhouse/ Rowhouse and Condominium Unit



Reimbursement of Acquisition or Construction Cost



Refinancing of a Philippine Peso Home Mortgage Loan

Who's eligible to apply for a loan

- ✓ With stable employment
- ✓ With sufficient disposable income at 30% average credit ratio
- ✓ With credit score of at least 650 and good credit history in the US and Philippines

Application Requirements

- Accomplished OPHL application form
- Latest 2 years Income Tax Return IRS Form 1040 and W2
- Latest 2 months payslips or Certificate of Employment with compensation and tenure
- Photocopy of 2 valid IDs
- Copy of latest 2 months bank statement (Payroll Account)
- Copy of Contract to Sell or Reservation Agreement
- Copy of Transfer Certificate of Title (TCT) or OCT

Got questions? Reach us at PNB New York Branch.

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**PNB
OPHL**

**Build your dream home
in the Philippines while
you're in abroad.**