



REFERRAL INFORMATION	Referrer's Name		Employee No.	Existing Client? <input type="checkbox"/> Yes <input type="checkbox"/> No If Yes, type of relationship? <input type="checkbox"/> Deposit <input type="checkbox"/> Loan <input type="checkbox"/> Others _____		Referring Unit <input type="checkbox"/> Branch - Branch Code _____ <input type="checkbox"/> Broker <input type="checkbox"/> Developer <input type="checkbox"/> Others _____				
	LOAN APPLICATION INFORMATION									
Amount Applied For (P)	Interest Rate (%)	Loan Term (Years) <input type="checkbox"/> 5 <input type="checkbox"/> 10 <input type="checkbox"/> 15 <input type="checkbox"/> 20 <input type="checkbox"/> 25 <input type="checkbox"/> Others _____		Loan Purpose <input type="checkbox"/> Acquisition <input type="checkbox"/> Lot <input type="checkbox"/> House & Lot <input type="checkbox"/> Condominium <input type="checkbox"/> Townhouse <input type="checkbox"/> Construction <input type="checkbox"/> Others _____ <input type="checkbox"/> Take out from _____ with balance of P _____						
COLLATERAL DETAILS										
Property Address (Unit No./ Floor, Building Name, Building/House No., Street, Barangay, City/Municipality, Province, Zip Code)				Selling Price	Estimated Market Value	Present Registered Owner				
OCT / TCT / CCT No.	Lot Area	Floor Area	Lot No. / Block No.	Contact Person/s & No. for Appraisal						
PERSONAL INFORMATION	Last Name		First Name		Middle Name		Date of Birth (mm/dd/yyyy)	Place of Birth	Age	Gender <input type="checkbox"/> Male <input type="checkbox"/> Female
	Civil Status <input type="checkbox"/> Single <input type="checkbox"/> Widowed <input type="checkbox"/> Annulled <input type="checkbox"/> Married <input type="checkbox"/> Separated		Maiden Name (For Female Married Borrowers)			No. of Dependents		Mother's Maiden Name		
	Highest Educational Attainment <input type="checkbox"/> Grade School <input type="checkbox"/> High School <input type="checkbox"/> College <input type="checkbox"/> Post Graduate				TIN		SSS/GSIS /UMID No.			
	Citizenship		ACR No.	Mobile No.	Landline No.	Email Address				
	Present Home Address (Unit No./ Floor, Building Name, Building/House No., Street, Barangay, City/Municipality, Province, Zip Code)									
	Permanent Home Address <input type="checkbox"/> Same as Present Home Address (Unit No./ Floor, Building Name, Building/House No., Street, Barangay, City/Municipality, Province, Zip Code)									
	Length of Stay		Home Ownership <input type="checkbox"/> Owned Home <input type="checkbox"/> Living with Relatives <input type="checkbox"/> Rented <input type="checkbox"/> Owned but Mortgaged with _____							
Are you an Officer, Director or Stockholder of PNB, or any other PNB subsidiaries and/or affiliates? <input type="checkbox"/> Yes <input type="checkbox"/> No If Yes, pls. specify company and position/affiliation _____					Are you related to an Officer, Director or Stockholder of PNB, or any other PNB subsidiaries and/or affiliates? <input type="checkbox"/> Yes <input type="checkbox"/> No If Yes, pls. specify name/s and relationship _____					
EMPLOYER / BUSINESS INFORMATION	Employer / Business Name			Employer / Business Address						
	Position / Title			Basic Salary/Monthly Income		Contact No.		Email Address		
	Status <input type="checkbox"/> Regular <input type="checkbox"/> Probationary <input type="checkbox"/> Contractual			Other Monthly Income		Yrs. w/ Present Employer /In Business		Total Yrs. of Working Experience		
	Nature of Employment/Business <input type="checkbox"/> Accommodation & Food Services Activities <input type="checkbox"/> Construction <input type="checkbox"/> Information & Communication <input type="checkbox"/> Transportation <input type="checkbox"/> Activities of Private Household as Employers <input type="checkbox"/> Education <input type="checkbox"/> Manufacturing <input type="checkbox"/> Water Supply, sewerage, waste management & remediation activities <input type="checkbox"/> Administrative & Support Service Activities <input type="checkbox"/> Electricity, Gas, Steam, & Air-conditioning Supply <input type="checkbox"/> Mining & Quarrying <input type="checkbox"/> Wholesale & Retail Trade <input type="checkbox"/> Agriculture, Forestry & Fishing <input type="checkbox"/> Financial & Insurance Activities <input type="checkbox"/> Professional, Scientific & Technical Services <input type="checkbox"/> Other Service Activities <input type="checkbox"/> Arts, Entertainment & Recreation <input type="checkbox"/> Human Health & Social Work Activities <input type="checkbox"/> Real Estate Activities									
	Previous Employer			Address		Contact No.		Email Address		
SPOUSE INFORMATION (If Applicable)	Last Name		First Name		Middle Name		Date of Birth (mm/dd/yyyy)		Mobile No./Landline No.	
	Employer/Business Name			Employer/Business Address			Telephone No./Extension/Local No.			
	Position/Title		Basic Salary/Monthly Income		Other Monthly Income		Status <input type="checkbox"/> Regular <input type="checkbox"/> Probationary <input type="checkbox"/> Contractual		Total Yrs. of Working Experience:	
CO-BORROWER / ATTY IN FACT INFORMATION (If Applicable)	Last Name		First Name		Middle Name		Date of Birth (mm/dd/yyyy)		Mobile No./Landline No.	
	Employer/Business Name			Employer/Business Address			Telephone No./Extension/Local No.			
	Position/Title		Basic Salary/Monthly Income		Other Monthly Income		Status <input type="checkbox"/> Regular <input type="checkbox"/> Probationary <input type="checkbox"/> Contractual		Total Yrs. of Working Experience:	
PRINCIPAL BORROWER'S DEPENDENTS	Name			Age		Relationship		School / Employer		
DEPOSIT ACCOUNTS	Bank		Account Number		Account Type		Date Opened		Average Balance	
OTHER ASSETS	Type of Property		Location / Description				Estimated Value			
CREDIT CARDS	Bank		Card Number		Member Since	Expiry Date	Ave. Monthly Payment	Outstanding Balance		Credit Limit
LOANS	Lending Institution		Loan Amount		Term	Availment Date	Maturity Date	Monthly Amortization		Outstanding Balance
TRADE / PERSONAL REFERENCES	Complete Name		Complete Address				Relationship		Contact Number/s	

CHECKLIST OF REQUIREMENTS

Employment/Business Documents

If locally employed

- Photocopy of latest Income Tax Return (ITR)
- Original Certificate of Employment (COE) with compensation
- Photocopy of at least one (1) valid ID (e.g. Passport, License, etc)

If self-employed

- ITR and financial statements for the last 3 years
- Certificate of Business Registration with DTI/SEC
- Bank Statement for the last six (6) months
- Photocopy of at least one (1) valid ID (e.g. Passport, License, etc)
- Articles of Incorporation/Partnership (If applicable)

If Overseas Filipino Worker (OFW)

- Latest employment contract of COE with compensation authenticated by Philippine Consul
- Special Power Attorney
- Photocopy of at least one (1) valid ID (e.g. Passport, License, etc)

If Non-Filipino

- If employed, COE with compensation
- If self-employed, Bank Statement for the last six (6) months and other applicable business documents
- Photocopy Alien Certification of Registration
- Photocopy of at least two (2) valid IDs (e.g. Passport, License, etc)

Collateral Documents

Standard

- Photocopy of the title
- Tax Declaration on land and improvement
- Lot Plan and Vicinity Map Certified by a Geodetic Engineer

For Construction

- Building Map or Floor Plan
- Building Specifications
- Bill of Materials

Other documents (If applicable)

If Married

- Photocopy of Marriage Contract
- If spouse is employed, Original COE with compensation, Photocopy of latest ITR and Photocopy of at least two (2) valid IDs

For Refinancing

- Statement of Account from mortgage bank/institution

For other source of income

- For rental income, photocopy of lease contract/s and photocopy of title/s of the leased properties

Please note that additional documents may be required to facilitate processing of the loan application. Processing will only commence upon submission of complete documentary requirements. Applicable fees shall be collected upon application and upon approval. Other post-approval documents shall be submitted prior to loan release.

UNDERTAKING

I/We hereby certify that all the information and documents furnished to PNB (the "Bank") in connection with this application are true and correct in all material respect. Should any of the information provided herein be found false or misleading, the Bank may disapprove this application or, in case the loan proceeds have already been released, declare the loan to be immediately due and demandable.

I/We hereby authorize the Bank, its branches, parent bank, its subsidiaries, affiliates and correspondent banks, without prior notice, to make any and all disclosure of information regarding my deposit account with the Bank, and documents, as well as my personal data, as may be required by the Bank or any relevant government agency in accordance with the provisions of Republic Act Nos. 9510 (Credit Information System Act), 1405 (Secrecy of Bank Deposit Act), 6426 (Foreign Currency Deposit Act), 10173 (Data Privacy Act of 2012), and Sec. 55.1b of Republic Act No. 8791 (General Banking Law) and any amendments thereon, and such other applicable laws and regulations related thereon. I/We hereby hold the Bank, its parent bank, its subsidiaries, affiliates and correspondent banks, as well as their respective directors, officers, employees and authorized representatives, free and harmless against any and all liability arising from any claims, liabilities, suits and damages that may arise from the exercise of the authority granted herein.

I/We fully authorize the Bank, its employees, authorized representatives, parent bank, related companies, and third party service providers, to: (i) obtain such information as may be required concerning this application and to retain such information as the Bank's property whether or not the loan is granted; (ii) verify the information given with third parties, including taxing authorities and government entities; and (iii) to use, process and share information obtained from the undersigned and third parties with any person or organization in connection with the application for the loan, the administration of the loan granted by virtue of such application, and any transaction related to the foregoing.

This authorization and consent shall be valid and effective until the expiration of the retention limit set by laws and regulations from account closure and the period set until disposal in a commercially acceptable manner. I/We hereby hold the Bank, its directors, officers, employees, authorized representatives, parent bank, related companies and third party service providers, as well as the directors, officers, and employees, of its authorized representatives, parent bank, related companies, and third party service providers, free and harmless from any liability that may arise from the use, processing, verification, gathering, transfer, disclosure or sharing of information made pursuant to this Agreement.

As owner of the information, I/we are aware that I/we have the right to be informed of, and object to, the processing of my/our personal data, to access and to rectify any error or inaccuracy thereto. I/We also have the right to suspend, withdraw, or order the blocking, removal, or destruction of personal data that is incomplete, false, unlawfully obtained, processed or used for unauthorized purpose, or prejudicial to me/us, and to be indemnified for damages sustained due to inaccurate, incomplete, outdated, false, unlawfully obtained or unauthorized use of my/our personal data.

I/We hereby authorize the Bank to send notices and announcements to me/us as the Bank may deem proper, including without limitation, information regarding the status of my/our loan application and details concerning my/our approved/availed loan, via email, as well as broadcast messaging service, multimedia messaging service, and/or short messaging service as these terms are defined in the regulations of the National Telecommunications Commission (NTC). I/We hereby agree that the Bank may allow its parent company, subsidiaries, affiliates and third parties selected by the Bank to offer their products and services to me/us through mail, email, fax, SMS or other means of communication. For this purpose, I/We further agree that the Bank may transfer and disclose selected client information to its parent company, subsidiaries, affiliates and third parties selected by the Bank. It is agreed and understood that unless and until the Bank is in receipt of written notice from me/us not to be sent such messages, my/our authority as given herein shall be deemed continuing, valid and effective. I/We agree to hold the Bank free and harmless against any loss, injury or damage that I/we may suffer in relation to any notification/announcement sent by the Bank to me/us in the format stated herein.

I/We also confirm that the proceeds of the loan I/we have applied for shall not be used in any speculative, illegal, and/or criminal activity. I/We likewise authorize the Bank to disclose information relating to the loan granted to me/us to other financial institutions, credit information bureaus and any other organizations performing similar functions.

I/We further agree that in case of loan reavailment/ renewal, this form, including all information and provisions herein, shall be in effect unless information and/or provisions herein require updating; in which case the Bank may require submission of a new application form or any document to update pertinent information/provisions in this form, as the case may be.

Finally, I/We confirm that I/we have read and understood the terms and conditions herein provided and that I/we are entering into this transaction with my full consent, such that I/we are considered indebted to the Bank upon receipt of the loan proceeds.

SIGNATURE OF BORROWER/MORTGAGOR OVER PRINTED NAME/DATE

SIGNATURE OF SPOUSE/CO-BORROWER/CO-MORTGAGOR OVER PRINTED NAME/DATE

PNB CREDIT CARD

By signing in this section, I/We hereby manifest my/our intention to apply for and avail of the credit card/s issued by PHILIPPINE NATIONAL BANK (PNB), the parent company of the Bank. I/We hereby authorize the Bank to share the information and documents provided in connection with the subject-housing loan, if approved, to PNB for my/our application for PNB credit card/s. I/We undertake to provide additional information and submit other supporting documents as may be deemed necessary by PNB. I/We authorize PNB to conduct necessary credit investigation and verification with government agencies or third parties to ascertain my/our credit standing and financial capability, and to establish authenticity of the information declared and/or documents submitted in connection with my/our application for PNB credit card/s. I/We understand that the issuance of the PNB credit card/s to me/us shall be subject to credit evaluation by and discretion of PNB. I/We hereby agree to be bound by terms and conditions governing the PNB credit cards and further agree that the activation and/or actual use of the PNB credit card/s shall be deemed my/our acceptance thereof and consent thereto.

SIGNATURE OF BORROWER/MORTGAGOR OVER PRINTED NAME/DATE

SIGNATURE OF SPOUSE/CO-BORROWER/CO-MORTGAGOR OVER PRINTED NAME/DATE

I am/we are NOT interested to apply for or avail a PNB Credit Card.

FOR BANK'S USE ONLY

Received from Loan Applicant By/Date	Received for Processing By/Date	Approved/Disapproved/Deferred By/Date	Remarks
_____ Signature Over Printed Name	_____ Signature Over Printed Name	_____ Signature Over Printed Name	_____ Signature Over Printed Name