



CHINA BANK SAVINGS

Easi-Livin' Home Mortgage Loan Application

LOAN DETAILS					
Purpose of Loan		Purchase Price		Purpose of Loan	
<input type="checkbox"/> Purchase of Lot	P	<input type="checkbox"/> House Construction on Lot Owned	<input type="checkbox"/> Reimbursement		
<input type="checkbox"/> Purchase of House and Lot	P	<input type="checkbox"/> Renovation / Expansion	<input type="checkbox"/> Personal Consumption		
<input type="checkbox"/> Purchase of Residential Townhouse	P	<input type="checkbox"/> Refinancing / Take-Out			
<input type="checkbox"/> Purchase of Condominium Unit	P	<input type="checkbox"/> Others			
Desired Loan Amount P		Borrower's Equity		Terms	
COLLATERAL DESCRIPTION					
Property Address / Location		Lot Area	Existing Mortgage	CCT / TCT No.	Registered Owner
					Contact Person / Contact No.
BORROWER'S INFORMATION					
Name (Last Name / First Name / Middle Name)*			Date of Birth (MM/DD/YYYY)*	Age*	Place of Birth*
Civil Status* <input type="checkbox"/> Widow(er) <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Annulled			Mother's Maiden Name*		Landline No.
Present Address (No. / Street / Barangay / District / City / Province)*			<input type="checkbox"/> Owned	<input type="checkbox"/> Renting for Php _____	Neighborhood <input type="checkbox"/> Residential <input type="checkbox"/> Commercial <input type="checkbox"/> Mixed
			<input type="checkbox"/> Living with Relatives	<input type="checkbox"/> Presently mortgaged for Php _____ /mo	Length of Stay* Years _____ Months _____
Permanent Address* <input type="checkbox"/> Same as Present Address			<input type="checkbox"/> Owned	<input type="checkbox"/> Renting for Php _____	Zip Code
			<input type="checkbox"/> Living with Relatives	<input type="checkbox"/> Presently mortgaged for Php _____ /mo	Length of Stay* Years _____ Months _____
Educational Attainment <input type="checkbox"/> College <input type="checkbox"/> Elementary <input type="checkbox"/> High School <input type="checkbox"/> Undergraduate <input type="checkbox"/> Vocational <input type="checkbox"/> Post Graduate <input type="checkbox"/> Others			E-mail Address*		TIN*
Please state your relative's name and relation if YES.					
Do you have relatives working in China Bank Savings or China Banking Corporation? <input type="checkbox"/> YES <input type="checkbox"/> NO			Name and Position		Relation
Do you have relatives who hold senior office in the government, judicial, police, military, etc? <input type="checkbox"/> YES <input type="checkbox"/> NO					
Source of Funds <input type="checkbox"/> Salary / Profession <input type="checkbox"/> Business <input type="checkbox"/> Commission <input type="checkbox"/> Interest			<input type="checkbox"/> Pension	<input type="checkbox"/> Remittance	<input type="checkbox"/> Others _____
Employment/Occupation		EMPLOYED		SELF-EMPLOYED / BUSINESS	
Employer's/Business Name					
Office/Business Address					
Office/Business Contact No.					
Position in Company					
Yrs. in Employment/Business					
Previous Employer (if less than 2 years in current employment)*			Nature of Business*		DTI Registration No.
SPOUSE'S INFORMATION					
Name (Last Name / First Name / Middle Name)			Date of Birth (MM/DD/YYYY)	Age	Place of Birth
Permanent Address			E-mail Address		
Source of Funds <input type="checkbox"/> Salary / Profession <input type="checkbox"/> Business <input type="checkbox"/> Commission <input type="checkbox"/> Interest			<input type="checkbox"/> Pension	<input type="checkbox"/> Remittance	<input type="checkbox"/> Others _____
Employment/Occupation		EMPLOYED		SELF-EMPLOYED / BUSINESS	
Employer's/Business Name					
Office/Business Address					
Office/Business Contact No.					
Position in Company					
Yrs. in Employment/Business					
GSIS/SSS No.		Previous Employer (if less than 2 years in current employment)		Nature of Business	
DTI Registration No.					
BORROWER'S DEPENDENTS					
Name	Age	School	Level	Relationship	
CO-BORROWER'S / ATTORNEY-IN-FACT / SPECIAL POWER OF ATTORNEY INFORMATION (if applicable)					
Name (Last Name / First Name / Middle Name)			Date of Birth (MM/DD/YYYY)	Age	Place of Birth
Permanent Address			E-mail Address		
Source of Funds <input type="checkbox"/> Salary / Profession <input type="checkbox"/> Business <input type="checkbox"/> Commission <input type="checkbox"/> Interest			<input type="checkbox"/> Pension	<input type="checkbox"/> Remittance	<input type="checkbox"/> Others _____
Employment/Occupation		EMPLOYED		SELF-EMPLOYED / BUSINESS	
Employer's/Business Name					
Office/Business Address					
Office/Business Contact No.					
Position in Company					
Yrs. in Employment/Business					
GSIS/SSS No.		Previous Employer (if less than 2 years in current employment)		Nature of Business	
DTI Registration No.					
STATEMENT OF INCOME AND EXPENSES*					
MONTHLY INCOME				MONTHLY EXPENSES	
Borrower	Spouse	Total	Living Expenses		
Basic Salary			Rent & Utilities		
Allowances			Education		
Business Income			Transportation		
Rental Income			Monthly Amortization		
Others			Credit Cards/Insurance		
TOTAL			Others		
STATEMENT OF ASSETS AND LIABILITIES*					
ASSETS					TOTAL AMOUNT
Cash on Hand & In Banks					
Name of Bank	Date Opened	Deposit Type	Balance		
			PHP		
Real Estate					
Type	Location	Estimated Value			
		PHP			
Motor Vehicle					
Make / Model	Year Acquired	Estimated Value			
		PHP			
Other Assets					
		Estimated Value			
					PHP
					PHP
TOTAL ASSETS					
LIABILITIES					
Loan Type / Purpose	Bank / Financial Institution	Monthly Amortization	Outstanding Balance		
		PHP	PHP		
Credit Cards					
Credit Card Company	Card No.	Member Since	Expiry Date	Credit Limit	Outstanding Balance
				PHP	PHP
TOTAL LIABILITIES					PHP
NET WORTH					PHP

LOANS AND DEPOSITS DEPOSIT ACCOUNTS					
Name of Bank	Branch	Account Type	Account Number	Present Balance	Ave. Monthly Balance
CREDITORS					
Name of Creditors	Type of Facility	Contact Person		Contact No.	
BUSINESS REFERENCES					
SUPPLIERS					
Name of Suppliers	Address	Contact Person		Contact No.	
CLIENTS					
Name of Clients	Credit Terms	Contact Person		Contact No.	

AGREEMENT

I/We acknowledge that providing complete and accurate information is crucial for the Bank to determine the suitability of the financial product or service. Missing information may affect the Bank's ability to process the application appropriately.

I/We agree to notify the Bank of any changes affecting the information contained herein. I/We further confirm that I/we do not have any outstanding civil or criminal case filed against me/us, and that I/we do not have any arrearages/past due with any bank or financial institution.

I/We agree that this loan application shall be subject to Bangko Sentral ng Pilipinas (BSP) regulations including those pertaining to directors, officers, stockholders and related interests (DOSRI) of the Bank. I/We further agree to fully disclose all necessary information in relation to such regulations. If considered as a DOSRI account, I/we hereby consent and waive my/our rights of confidentiality under bank secrecy laws including but not limited to Republic Act Number 1405 or the Law on secrecy of Bank Deposits, Republic Act Number 6426 or the Foreign Currency Deposit Act, and Republic Act Number 8791 or the General Banking Law of 2000, as amended, as part of the Bank's requirements.

I/We understand that it is the sole prerogative of the Bank to grant or deny this application, and should my/our application be denied, the Bank may not be obligated to provide me/us the reason for such decision, by reason of, but is not limited to, the revelation may involve possible compromising of the Bank's property or private underwriting, credit scoring, or decision-making systems or processes; and that all statements/information/documents/ forms obtained by the Bank shall remain the property of the Bank whether or not the loan is granted. I/We understand that any personal information, sensitive personal information and/or privileged information about me/us collected by the Bank shall be retained in accordance with the terms on data privacy set forth herein.

I/We hereby acknowledge and authorize: 1) the regular submission and disclosure of my/our basic credit data (as defined under Republic Act No. 9510 and its Implementing Rules and Regulations) to the Credit Information Corporation (CIC) as well as any updates or corrections thereof; and 2) the sharing of my/our basic credit data with other lenders authorized by the CIC, and credit reporting agencies duly accredited by the CIC for the purpose of establishing the Entity's credit worthiness. I/We allow China Bank Savings, Inc. (CBSI) to access and check my/our credit data with the said credit bureau and other credit reference institutions for the purpose of establishing my/our credit worthiness. Disclosure of information shall be covered by the Bank's policy on Consumer Protection as prescribed under BSP Circular 857. I/We acknowledge that I/we have been informed by CBSI of the Terms and Conditions regarding my/our loan application including its current fees and charges being imposed.

I/We hereby expressly agree to CBSI's credit policies and procedures in accordance with BSP circular No. 855 (Sound Credit Risk Management Practices) as well as other similar, applicable and related laws/regulations.

I/We further authorize CBSI to conduct random verification with the Bureau of Internal Revenue (BIR) in order to establish the authenticity of the Income Tax Returns ITR(s) submitted by me/us duly stamped as received by the BIR, together with the supporting financial statements, as applicable, and such other documents required thereunder and hereby waive the benefit of confidentiality of client information in relation to said ITR and financial statements (pursuant to BSP Circular No. 472 Series of 2005 as implemented by BIR Revenue Regulation RR-4 2005 and Section X304.1 of Bangko Sentral ng Pilipinas Manual of Regulations for Banks).

I/We certify that no bribes or improper payments have been made in connection with this loan application and agree to comply with all applicable anti-bribery and anti-corruption laws, including the FCPA.

I/We hereby expressly consent and/or was authorized to give express consent to the collection, retention, processing, disclosure (as provided under the applicable confidentiality and data privacy laws of the Philippines including the implementing rules and regulations and all subsequent amendments, supplements and circulars issued by the proper government agency), and sharing of any personal, sensitive personal, and privileged information relating to me/us, our sureties, third party mortgagors and authorized persons, whether provided by me/us or coming to China Bank Savings, Inc.'s (CBSI) possession, its branches, offices, its parent bank China Banking Corporation (CBC), CBC's subsidiaries and affiliates (Chinabank Insurance Brokers, Inc., China Bank Securities Corporation, China Bank Capital Corporation, China Bank Properties and Computer Center, Inc., and Manulife-China Bank Life Assurance Corporations, among others), accredited third parties/vendors and outsourced service providers, personal information processors, credit reporting or credit reference agencies, credit protection provider, guarantee institutions, debt collection agencies, government agencies and private regulatory organizations and other financial institutions, and other outsourced service providers engaged by CBSI as allowed by law and internal CBSI policies, for the specific purposes of any present or future credit transactions or any other arrangement/s that or transaction/s I/we may have/be part of with CBSI, its parent bank CBC, CBC subsidiaries and affiliates, and/or for specific purposes reasonably required by CBSI such as, but not limited to: its conduct of everyday business (e.g. processing of my/our transactions, maintenance of my/our accounts), performance of daily technological and operational functions, communications technology services including updates and automation of the systems of CBSI, its parent bank CBC, CBC subsidiaries and affiliates, compliance with the law and regulatory organizations, research and statistics including conduct of surveys, marketing and cross-selling of products and services of CBSI, its parent bank CBC, CBC subsidiaries and affiliates, client relationship management, sales lead generation, running credit and negative information checks, appraisal or valuation of collateral/property and title verification, conduct of skiptracing, asset and property search and/or verification, statistical and risk analysis, data analytics and client profiling, debt or credit collection, trade-checking, business verification and all other purposes as allowed in the banking industry practice, businesses of CBSI, of its parent bank CBC, CBC subsidiaries and affiliates, and by law. I/We will notify CBSI in writing, which must be acknowledged by CBSI, if I/we do not consent to the sharing of the said information with its representative offices, its parent bank CBC, affiliates and agents or other persons or entities that CBSI may reasonably select. I/We further acknowledge my/our right to information, access, correction, rectification, erasure of my/our personal, sensitive personal, and/or privileged information, data portability, objection to processing, and file a complaint under the Data Privacy Act.

Relative to the above, I/we agree that CBSI may retain my/our personal and account information for as long as necessary for the fulfillment of the purpose for which it was collected and such other purposes that I/we may have consented to from time to time, or as required by pertinent laws and regulations, and provide information when required to do so in accordance with RA 1405, RA 6426, RA 8791, RA 9510, RA 9160, RA 10173, any amendments thereto, other applicable laws, by court order, and jurisprudence.

I/We consent and authorize the Land Registration Authority, Register of Deeds, Land Transportation Offices, local government unit offices, and other government agencies and instrumentalities to give, provide, share, and disclose any and all information and documents as may be necessary and required by CBSI and its authorized representatives, in connection with its conduct of skiptracing, asset and property search and/or verification.

If I/we provide CBSI with any personal information relating to a third party (e.g. my/our references, suppliers, customers, et.al.), I/we warrant to CBSI that I/we have obtained the written/recorded consent of such third party to provide CBSI with his/her personal information for the necessary credit checks and other relevant purposes.

CBSI, as well as its officers, directors and employees, and its parent CBC and its subsidiaries and affiliates, are committed to comply with the Data Privacy Act of 2012, its implementing rules and regulations as well as other issuances by the National Privacy Commission. I/We understand and agree to the use of our personal data in order to service the availed product or service with the Bank in accordance with RA 1405, RA 6426, RA 8791, RA 9510, RA 9160, RA 10173, other applicable laws, by court order, and jurisprudence. All losses, claims, damages, penalties, liabilities, causes of action and costs of any kind from third parties directly due to my/our fault, act or omission related to the processing of my personal data or personal data I/we provided shall only be for my/our account and responsibility.

I/We understand that all fees, taxes, and expenses pertaining to my/our loan shall be on my/our account and deducted from my/our loan proceeds.

I/We authorize my/our bank where I/we maintain deposit/loan account to disclose to China Bank Savings, Inc. any and all credit information required or necessary in relation to my/our loan. In consideration of the foregoing, I/we agree to hold the Bank and the China Bank Group free and harmless from any liability that may arise from, or in connection with, the collection, processing, use, storage, updating and transfer/disclosure/sharing/communication, of information relating to me/us or my/our accounts, pursuant to, and in compliance with, the consent given by me/us under this Agreement.

The foregoing consent shall continue for the duration of, and shall survive the termination of this Agreement, or payment of any credit/loan/financial accommodation extended to me/us, or any other transactions/deals/arrangements/accounts I/we may have with, or avail from, the Bank.

I/We am/are fully aware of the customer assistance/support of the Bank, that for any concerns, I/we may direct my/our questions to my/our Account Officer or I/we may call the Bank's Customer Service at (02) 8988-9555 (press option 3), available Monday to Sunday from 7:30AM to 7PM, email at customerservice.cbs@chinabank.ph, or visit the Bank's website at www.cbs.com.ph or www.facebook.com/cbsChinaBankSavings. The Bank shall notify me/us of any changes on the Bank's contact information contained herein.

Borrower's Signature Over Printed Name

Co-Borrower's Signature Over Printed Name

Requirements Checklist

Submit one (1) complete set of documents together with the non-refundable appraisal fee to ensure fast processing of loan application. The Bank may ask for additional requirements in the course of processing the application. Other requirements shall be submitted once loan is approved.

BASIC DOCUMENTS

- Application Form
- One (1) valid government-issued ID
- Clear copy of Marriage Certificate for Married Applicants

ADDITIONAL DOCUMENTS

- Latest Certificate of Employment with Compensation and Tenure
- DTI Registration /SEC Papers
- Audited Financial Statements for the last two (2) years
- Bank Statements (for the last 6 months)
- Latest POEA Contract
- Proof of Remittance/Payslips (for the last 3 months)

COLLATERAL REQUIREMENTS

- Owner's Duplicate Copy of Transfer/Condominium Certificate of Title
- Vicinity/Location Map and Lot Plan
- Current Tax Declaration (Land and Improvement)
- Appraisal Fee (Non-Refundable)

ADDITIONAL REQUIREMENTS

- Purchase of Lot/House/Townhouse/Condominium from accredited developers**
- Contract to Sell (CTS)/Reservation Agreement
- Statement of Account

House Construction/Home Renovation

- Floor and Building Plans
- Cost Estimates and Material Specifications

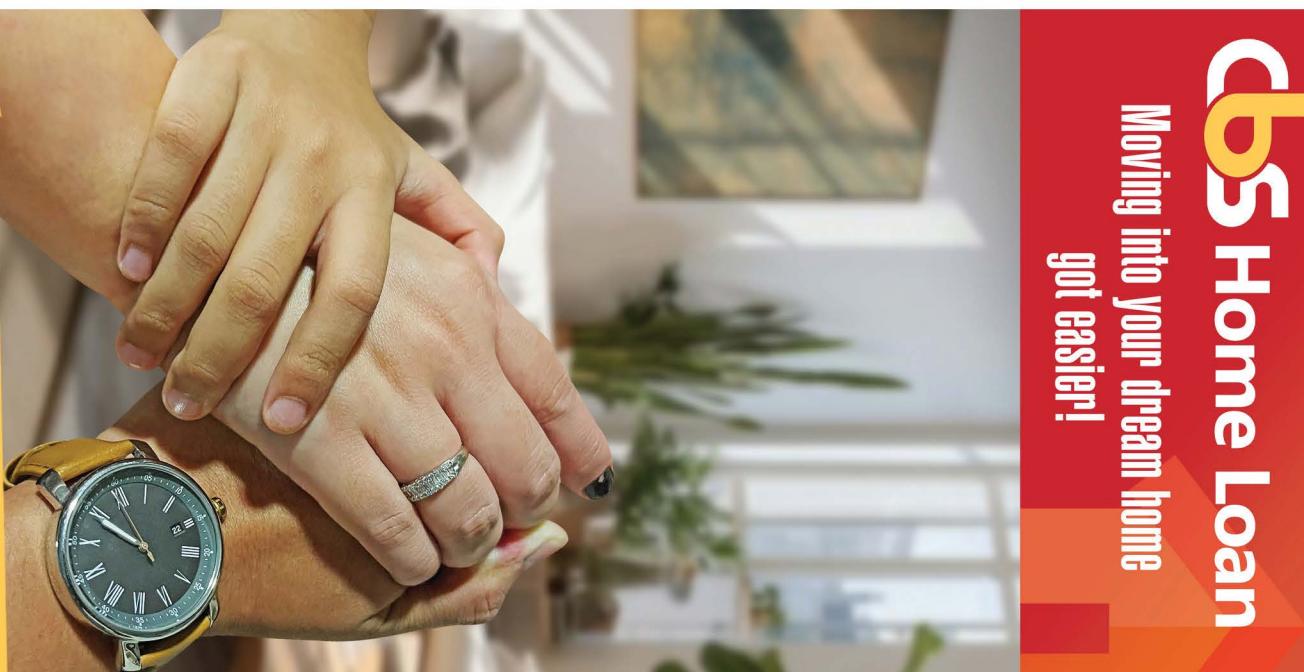
Refinancing

- Statement of Account
- Proof of Payments for last 3 months

FOR MORE INFORMATION:

Call CBS Housing Loans Division, Makati City
632 8884-7600 locals 77001 and 77002

Minimal requirements and fast process



cbS Home Loan
Moving into your dream home got easier!