



MY FAMILY HOME LOAN QUALIFICATIONS

SALARIED INDIVIDUALS, PROFESSIONALS, OR SELF-EMPLOYED

- Between 21 and 65* years old upon loan maturity
- Earning a minimum gross monthly family income of PhP50,000
- Filipino citizen
- Has office and residence landline or mobile number
- Has the following employment / business status and / or tenure:
 - **for salaried individuals** – permanent in status with at least six (6) months tenure with present employer or two (2) combined work experience including the most recent employer
 - **for professionals** – with more than or equal to three (3) years of practice in profession
 - **for self-employed** – with more than or equal to three (3) years in business operations

**For Self-Employed, up to 69 years old upon loan maturity*

OVERSEAS FILIPINO WORKERS (OFW)

- Between 21 and 65 years old upon loan maturity
- Earning a minimum gross monthly income of PhP50,000 for land-based loan applicants and PhP80,000 for sea-based loan applicants
- Filipino citizen
- Has an office and residence landline or mobile number
- Has at least three (3) years work experience as an OFW or seaman and at least six (6) months employed in present company
- Has a locally assigned co-borrower

Note: Qualifications apply to both housing loan borrower and spouse/co-borrower.