

Penalty Therefore", RA 6426 or "An Act Instituting a Foreign Currency Deposit System in the Philippines, and for Other Purposes", the General Banking Law of 2000, RA 7653 or "The New Central Bank Act", RA 10173 or "Data Privacy Act", and RA 9510 or "Credit Information System Act", and such amendatory laws, and under other relevant laws, rules, and regulations, and I/we hereby authorize and give consent to the Bank to make available for inspection and/or examination, disclose, and report, to said agencies, including but not limited to the Securities and Exchange Commission (SEC), Bangko Sentral ng Pilipinas (BSP), Anti-Money Laundering Council (AMLC), Bureau of Internal Revenue (BIR), and such other relevant parties and other regulatory and law enforcement agencies, such information, instrument/s, records and documents obtained by me/us and/or arising from any and all of my/our transactions with the Bank, which waiver, authority and consent to disclose and report shall survive this loan application/loan transaction or agreement.

I/we remise and release the Bank from any liability or claim of whatever nature, arising from the disclosure of the Information to the Bank's affiliates, counterparties, service providers and relevant third parties or if disclosure of the Information is required under the law or order of the court, or if requested by any regulatory agency/ies.

I/we further agree that in the event my/our loan is approved and in case of my/our failure to pay any amortization due to the Bank, the Bank may, at its sole and absolute discretion, endorse the collection of my/our loan with any of the Bank's collection agents or its accredited collection agency/ies.

In accordance with BSP Circular No. 622, Series of 2008 and its amendments, I/we hereby waive any and all of my/our rights to confidentiality of information under the applicable statutory and regulatory provisions relating to and arising from my/our Income Tax Return/Audited Financial Statements, and I/we hereby authorize the Bank to conduct random verification with the Bureau of Internal Revenue in order to establish authenticity of my/our Income Tax Return/Audited Financial Statements and the accompanying financial statements submitted by me/us.

I/we will ensure that the collateral is immediately available for inspection. I/we fully understand the submission of this form and the required supporting documents does not constitute automatic approval of the loan. In case of disapproval, all documents shall remain confidential and become property of the Bank.

This is to authorize the Bank or its representative to conduct credit checkings/investigations, property appraisal, and/or title verification of the property covered by TCT/CCT No. \_\_\_\_\_.

I/we hereby agree and authorize the Bank to send to my/our mobile number/s and email address/es which I/we indicated in the application forms, bank records and those disclosed to the Bank or any of its officer/s or service providers, text messages and email notifications involving the following (i) abovementioned credit facility/ies (ii) Bank's promos and services (iii) market updates and (iv) PSEI closing prices.

I/we hereby release, remise and forever discharge the Bank, its managers, agents and employees and each and all of them of and from any and all manner of actions, suits, sums of money, claims, damage or liability and/or demands whatsoever arising from the sending of and receipt of text messages and email notifications from the Bank, officer/s and its service providers. I/we further waive any and all of his/her/its rights and causes of action under RA 10173 otherwise known as the "Data Privacy Act" of 2012 and its amendments.

I/we agree to be responsible at all times for the security of my/our account information. I/we will immediately report and notify the Bank in case of any irregularities/unauthorized/disputed transactions in the account upon receipt of the statement of account or upon knowledge of the incident by visiting any CTBC Bank Business Center or contacting the 24/7 Customer Care Hotline at 840 1234 (Metro Manila); 1 800 10 840 1234 (toll-free from other provinces through PLDT) or customercare@ctcbank.com.ph or visit their website at www.ctcbank.com.ph. I/we agree to save the Bank free and harmless from, and shall indemnify the Bank for any liability and/or damages arising from such irregularity/unauthorized/disputed transactions except those which are due to Bank's fraud or gross negligence but in no case shall the Bank be liable for indirect, consequential, punitive damages or business losses.

In case of disapproval of my/our loan application, I/we understand that the Bank is not obliged to disclose the reason/s for such disapproval.

I/we understand as well that should my/our application be approved, loan release shall only be upon full compliance with all requirements of the Bank.

Applicant's Signature Above Printed Name

Date

Spouse's / Co-Borrower's Signature Above Printed Name

FOR BANK USE ONLY

|                               |             |
|-------------------------------|-------------|
| Business Center Name: _____   | Code: _____ |
| BM / RM Name: _____           | Code: _____ |
| Referrer / Broker Name: _____ | Code: _____ |

To know more about this product, call any of our Business Centers:

**METRO MANILA AREA**

**Alabang** (02) 659-0486; \*local/s: 5067 / 5090 • **Ayala** (02) 759-4989 / 848-5311; \*local/s: 5063 / 5081 • **Binondo** (02) 244-0416 / 245-5540; \*local/s: 5068 / 5083 • **Bonifacio Global City** (02) 811-8566 / 811-8567; \*local/s: 5062 / 5077 • **Buendia-Pasong Tamo** (02) 889-0036; \*local/s: 5065 / 5082 • **Del Monte** (02) 365-0965 / 365-0977; \*local/s: 5064 / 5089 • **Dela Costa** (02) 840-2507 / 840-2508; \*local/s: 5072 / 5091 • **Greenhills** (02) 724-9126; \*local/s: 5066 / 5088 • **Las Piñas** (02) 808-2073; \*local/s: 5075 / 5093 • **Mabini** (02) 400-8036 / 400-8037; \*local/s: 5071 / 5087 • **Marikina** (02) 646-4325; \*local/s: 5074 / 5084 • **Ortigas** (02) 635-3832 / 635-3833; \*local/s: 5070 / 5086 • **Rada** (02) 893-2994 / 893-7500; \*local/s: 5073 / 5092 • **Sucab** (02) 854-8110 / 854-8112; \*local/s: 5076

**PROVINCIAL AREA**

**Angeles** (045) 625-5758; \*local/s: 5054 • **Cagayan de Oro** (088) 324-0754; \*local/s: 5057 / 5095 • **Carmona** (046) 430-3292; \*local/s: 5058 • **Cavite** (02) 529-8518 / (046) 471-9886; \*local/s: 5053 • **Cebu-Banilad** (032) 233-3800 / 233-3818; \*local/s: 5045 / 5050 • **Cebu-Magallanes** (032) 253-4740 / 415-8168; \*local/s: 5048 / 5052 • **Cebu-Mandaue** (032) 346-5176 / 346-5561; \*local/s: 5046 / 5051 • **Davao** (082) 221-4854 / 228-6851; \*local/s: 5056 / 5079 • **Iloilo** (033) 337-0290 / 337-0292; \*local/s: 5202 • **Subic** (047) 252-1381 / 252-1390; \*local/s: 5055 • **Taytay** (02) 234-0763 / 234-0910; \*local/s: 5061 / 5097

\*To call a local number, dial (02) 717-5287 / 988-9287 then the Business Center's local.

**CTBC Bank 24/7 Customer Care Hotline**

840 1234 (Metro Manila)  
1 800 10 840 1234 (toll-free from other provinces through PLDT)  
customercare@ctcbank.com.ph

www.ctcbank.com.ph  
www.facebook.com/ctcbank.ph • www.linkedin.com/company/ctbc-bank-philippines

From dreaming to building – let's make it happen for your growing family.

We'll take care of you, just as you take care of your family.

At CTBC Bank, we care about your dreams and aspirations. We know that one of these is building a home for your family.

Through the CTBC Bank My Family Home Loan, we provide you with:

- A straightforward housing loan facility
- Low fixed interest rate
- Flexible payment terms
- Easy application and servicing process

The CTBC Bank My Family Home Loan may be used for various purposes, such as:

- Purchase of a house and lot, vacant lot, a condominium unit and a townhouse
- House construction
- Refinancing
- House renovation or improvement
- Multi-purpose loan (personal consumption, business investment, or expansion)

Loan Amount starts at ₱500,000  
Loan Term of up to 20 years

The CTBC Bank My Family Home Loan interest rate may be fixed for a term from 1 to 5 years. The principal and interest payments shall be payable in equal monthly amortizations until fully liquidated.



CTBC Bank (Philippines) Corp. is regulated by the Bangko Sentral ng Pilipinas (BSP).  
BSP Financial Consumer Protection Dept.: 708-7087 • consumeraffairs@bsp.gov.ph



**CTBC BANK**  
中國信託銀行



Please write in PRINT and use BLUE or BLACK ink only.

**LOAN DETAILS**

|  |                     |               |
|--|---------------------|---------------|
| Amount Applied for<br>₱ _____  | Term<br>_____ years | Fixing Period |
| Purpose of Loan  |                     |               |
| <input type="checkbox"/> Purchase of : <ul style="list-style-type: none"> <li><input type="radio"/> House &amp; Lot   <input type="radio"/> Condo Unit   <input type="radio"/> Townhouse</li> <li><input type="radio"/> Lot only (for future construction of primary home)</li> <li><input type="radio"/> Lot with House Construction</li> </ul> |                     |               |
| <input type="checkbox"/> House Construction <ul style="list-style-type: none"> <li><input type="checkbox"/> House Renovation / Home Improvement</li> <li><input type="checkbox"/> Personal Investment (purchase of another asset)</li> <li><input type="checkbox"/> Personal Consumption (travel, medical expenses, etc.)</li> </ul>             |                     |               |
| <input type="checkbox"/> Refinancing from (specify the Creditor) _____ <ul style="list-style-type: none"> <li><input type="checkbox"/> Working Capital</li> <li><input type="checkbox"/> Business Investment / Expansion</li> <li><input type="checkbox"/> Others: _____</li> </ul>  |                     |               |
| <input type="checkbox"/> Refinancing of lot (for future construction of primary home)  |                     |               |

|   |  |
|---|--|
| Source of Loan Application  |  |
| <input type="checkbox"/> Business Center (please indicate Business Center name) _____ | <input type="checkbox"/> Employee Referral |
|   | <input type="checkbox"/> Telemarketing     |
| <input type="checkbox"/> Agency (please indicate agency name) _____                   |  |
| <input type="checkbox"/> Walk-in  | <input type="checkbox"/> Website           |
| <input type="checkbox"/> Others _____   |  |

**COLLATERAL INFORMATION**

|                  |   |
|------------------|---|
| TCT No. /s _____ | Description / Type of Collateral  |
| CCT No. /s _____ | <input type="checkbox"/> Residential, used as primary residence<br><input type="checkbox"/> Residential, not used as primary residence<br><input type="checkbox"/> Commercial |

|  |
|--|
| Present Registered Owner   |
| Address / Location of Collateral   |
| Developer  |
| Project  |
| Type of Improvement  |
| <input type="checkbox"/> House & Lot <input type="checkbox"/> Vacant Lot <input type="checkbox"/> Commercial Building<br><input type="checkbox"/> Townhouse <input type="checkbox"/> Condominium <input type="checkbox"/> Others _____ |

**SELLER'S INFORMATION**

|               |           |
|---------------|-----------|
| Seller's Name | Phone No. |
|---------------|-----------|

**PERSONAL INFORMATION**

|  |   |                |
|--|---|----------------|
| Last Name  | First Name  | Middle Name    |
| Residence Address (Lot/Blk. No., House/Unit No., Floor No./Bldg. Name, Subd./Compound Name, Street, City/Province, Zip Code) |   |                |
| Years of Stay  | <input type="checkbox"/> Owned <input type="checkbox"/> Owned-Mortgaged <input type="checkbox"/> Rented / Leased <input type="checkbox"/> Living with Relatives |                |
| Phone No.  | Mobile No.  | Email Address  |
| Gender   | Birth Date (MM/DD/YYYY)   | Place of Birth |
|  |   | Nationality    |
|  |   | Age            |
|  |   | Civil Status   |
| No. of Dependents  | Education   |                |
|  | <input type="checkbox"/> High School <input type="checkbox"/> College <input type="checkbox"/> Undergraduate <input type="checkbox"/> Post Graduate             |                |
| Permanent Address (Lot/Blk. No., House/Unit No., Floor No./Bldg. Name, Subd./Compound Name, Street, City/Province, Zip Code) |   |                |
| Phone No.  | TIN   | SSS No.        |
| Mother's Maiden Name   |   |                |

|   |                  |                              |
|---|------------------|------------------------------|
| Source of Income  |                  |                              |
| <input type="checkbox"/> If Employed  |                  |                              |
| Employer's Name   |                  |                              |
| Employer's Address (Lot/Blk. No., House/Unit No., Floor No./Bldg. Name, Subd./Compound Name, Street, City/Province, Zip Code) |                  |                              |
| Phone No.   | Position / Title | Years of Employment          |
| Previous Employer   |                  | Years with Previous Employer |

|   |                    |  |
|---|--------------------|--|
| <input type="checkbox"/> If Self-employed with Business   |                    |  |
| Business Name   |                    |  |
| Business Address (Lot/Blk. No., House/Unit No., Floor No./Bldg. Name, Subd./Compound Name, Street, City/Province, Zip Code) |                    |  |
| Nature of Business  |                    |  |
| Type of Business  | Years in Operation |  |
| <input type="checkbox"/> Single Proprietorship <input type="checkbox"/> Partnership <input type="checkbox"/> Corporation    |                    |  |

**SPOUSE'S / CO-BORROWER'S PERSONAL DETAILS**

|  |   |               |
|--|---|---------------|
| Last Name  | First Name  | Middle Name   |
| Residence Address (Lot/Blk. No., House/Unit No., Floor No./Bldg. Name, Subd./Compound Name, Street, City/Province, Zip Code) |   |               |
| Years of Stay  | <input type="checkbox"/> Owned <input type="checkbox"/> Owned-Mortgaged <input type="checkbox"/> Rented / Leased <input type="checkbox"/> Living with Relatives |               |
| Gender   | Birth Date (MM/DD/YYYY)   | Age           |
|  |   | Nationality   |
|  |   | Civil Status  |
| Phone No.  | Mobile No.  | Email Address |
| No. of Dependents  | Education   |               |
|  | <input type="checkbox"/> High School <input type="checkbox"/> College <input type="checkbox"/> Undergraduate <input type="checkbox"/> Post Graduate             |               |
|  | TIN _____   |               |
|  | SSS No. _____   |               |
| Mother's Maiden Name   |   |               |
| Relationship with Principal Borrower (if co-borrower is not the spouse)  |   |               |

|   |                  |                              |
|---|------------------|------------------------------|
| Spouse's / Co-Borrower's Source of Income   |                  |                              |
| <input type="checkbox"/> If Employed  |                  |                              |
| Employer's Name   |                  |                              |
| Employer's Address (Lot/Blk. No., House/Unit No., Floor No./Bldg. Name, Subd./Compound Name, Street, City/Province, Zip Code) |                  |                              |
| Phone No.   | Position / Title | Years of Employment          |
| Previous Employer   |                  | Years with Previous Employer |

|   |                    |  |
|---|--------------------|--|
| <input type="checkbox"/> If Self-employed with Business   |                    |  |
| Business Name   |                    |  |
| Business Address (Lot/Blk. No., House/Unit No., Floor No./Bldg. Name, Subd./Compound Name, Street, City/Province, Zip Code) |                    |  |
| Nature of Business  |                    |  |
| Type of Business  | Years in Operation |  |
| <input type="checkbox"/> Single Proprietorship <input type="checkbox"/> Partnership <input type="checkbox"/> Corporation    |                    |  |

**LOAN ACCOUNT/S DETAILS**

|                      |       |
|----------------------|-------|
| Name of Bank         | _____ |
| Branch               | _____ |
| Type of Loan         | _____ |
| Loan Amount          | _____ |
| Monthly Amortization | _____ |
| Collaterals          | _____ |
| Outstanding Balance  | _____ |

**DEPOSIT ACCOUNT/S DETAILS**

|                           |       |
|---------------------------|-------|
| Name of Bank              | _____ |
| Branch                    | _____ |
| Type of Account           | _____ |
| Account Number            | _____ |
| Present Balance           | _____ |
| Average Balance per Month | _____ |

**CREDIT CARD/S DETAILS**

|                 |       |
|-----------------|-------|
| Issuer's Name   | _____ |
| Credit Card No. | _____ |
| Member Since    | _____ |
| Card Expiry     | _____ |
| Card Limit      | _____ |

**SUPPLIERS / CUSTOMERS (For Self-Employed with Own Business)**

|                 |                       |                |           |
|-----------------|-----------------------|----------------|-----------|
| Major Suppliers | Goods / Services Sold | Contact Person | Phone No. |
| _____           | _____                 | _____          | _____     |
| _____           | _____                 | _____          | _____     |

**PERSONAL REFERENCES**

|       |         |           |          |
|-------|---------|-----------|----------|
| Name  | Address | Phone No. | Relation |
| _____ | _____   | _____     | _____    |
| _____ | _____   | _____     | _____    |
| _____ | _____   | _____     | _____    |

**QUALIFICATIONS**

If you and your spouse / co-borrower are:

- **Salaried Individual / s** – permanent in status and with more than or equal to one (1) year tenure with present employer or three (3) years combined work experience including the most recent employer
- **Professional / s** – with more than or equal to three (3) years of practice in your profession
- **Self-Employed** – with more than or equal to three (3) years in business operations

AND

- Filipino citizen/s
- Between 21 and 65 years old upon loan maturity
- Earning a minimum gross salary of ₱50,000.00 per month
- Must have an office and residence landline or mobile number

**APPLICATION REQUIREMENTS**

Basic Application Requirements (For Salaried Individuals, Self-Employed and Professionals)

- Duly filled-out and signed application form
- Payment of appraisal fee
- Photocopy of two (2) valid IDs each from the principal borrower and co-borrower
- Photocopy of Marriage Contract (if applicable)
- Photocopy of TCT / CCT
- Photocopy of lot plan / vicinity plan / subdivision plan
- Photocopy of updated Tax Declaration, Real Estate Tax Receipts and Tax Clearance
- Authority to Inspect Form (for condominium)
- Latest Statement of Account of creditor banks (for refinancing / take-out purpose)
- For construction loan:
  - Building Plan
  - Bill of materials (estimates of construction and labor costs)
  - Building specification and / or scope of work

Additional Application Requirements

*For Salaried Individuals*

- Photocopy of Certificate of Employment
- Photocopy of latest two (2) months payslip
- Photocopy of latest Income Tax Return / BIR Form 2316

*For Professionals and Self-Employed*

- Photocopy of Audited Financial Statements (for the last 3 years)
- Photocopy of Income Tax Return for the last three (3) years
- List of major trade suppliers and customers with contact person and landline nos. (3 of each)

NOTE: Other documents may be required by the Bank.

|  |  |
|--|--|
| Processing fee   | ₱ _____  |
| Paid in  | <input type="checkbox"/> Cash <input type="checkbox"/> Check # _____ <input type="checkbox"/> O.R. # _____ |
| NOTE: All applications with incomplete information and requirements may not be processed. Any alteration requires the full signature of the applicant. |  |

**CONSENT, AUTHORIZATION AND UNDERTAKING**

I/We certify that all the information provided in this form is true and correct. Should any information furnished herein be found to be false, CTBC Bank (Philippines) Corp. ("Bank") may disapprove this application and/or declare the loan to be due and demandable (in case the loan has already been released).

I/We hereby authorize the Bank and/or its representative to access, verify or investigate any and all information furnished by me/us including previous credit transactions with other institutions, my/our personal references, financial references and other sources. Entities and the person/s identified in this form is/are hereby authorized to provide information/documents required in connection with this application. I/We hereby waive any and all of my/our rights to confidentiality of information under any statutory and regulatory provisions relating to and arising from my/our loan application form and the loan itself.

I/We understand that the Bank is committed to continuously improve its products and services, and pursue its business plans. To achieve these, and to be able to perform its legal and contractual obligations, the Bank shall have to disclose and to make available to its affiliates, counterparties, service providers, and relevant third parties wherever situated, on a confidential basis any information pertaining to my/our loan with the Bank including information that I/we had provided and may hereafter provide in connection with my/our loan application, and other information it may have directly or indirectly gathered and may hereafter gather through its own verification and validation, through the public domain, and/or through other methods and means (hereafter, collectively, such information shall be referred to as "Information").

Accordingly, I/we hereby waive my/our rights to secrecy and confidentiality of my/our bank deposits and investments with the Bank under RA 1405 or "An Act Prohibiting Disclosure of or Inquiry into, Deposits With Any Banking Institution and Providing