

## I. ELIGIBLE BORROWERS

- a) Filipinos in Japan with working, long-term permanent residence, during mission, Investors/Business Managers, designated activities visas and who are gainfully employed;
- a) Filipino spouses of Japanese and other nationalities, (Spouses should both be the borrowers);
- b) Japanese and other nationalities working in Japan. (Subject to restrictions on foreign ownership of Philippine property.

## II. LOAN PURPOSE

- a) Acquisition of a residential lot, house and lot, town house, raw house or condominium unit located in Metro Manila and key cities in the Philippines.
- b) House construction or major renovation/improvements of a house located in Metro Manila and key cities in the Philippines;
- c) Refinancing/take-out of loan from other financial institutions in the Philippines of properties located in Metro Manila and key cities in the Philippines.

## III. LOANABLE AMOUNT

- ◆ **Minimum loanable amount is Php 1 million for house & lot or condominium and Php 500,000.00 for acquisition of lot.**
- a) For purchase of vacant residential lot, up to **60%** of the appraised value;
  - b) For the purchase of residential house & lot, town house, raw house or condominium unit, up to **80%** of the appraised value of the property;
  - c) For house construction, up to **80%** of the appraised value of the lot and the house to be constructed;
  - d) For major house renovation/improvement, up to **80%** of the appraised value of the house and lot PLUS **80%** of the appraised value of the Bill of Materials of the house to be renovated;
  - e) For refinancing/take-out, up to **80%** of the property to be financed or the outstanding principal balance from the seller/developer, whichever is lower.

## IV. MANNER OF RELEASE

- a) For project involving acquisition, the loan proceeds shall be released in lump sum payable to the seller/developer.
- b) For projects involving house construction and improvements / renovation, loan releases shall be on a staggered basis, depending on the progress of the project.
- c) For refinancing of existing loan, the loan proceeds shall be released directly to the financial institution.

## V. MANNER OF PAYMENT

- ◆ **The loan shall be paid in equal monthly amortization for a maximum period of seven (7) years. For longer term, please consult us.**

## VI. INTEREST RATE

- ◆ **Yearly interest rate is 5% fixed, plus prevailing Japanese Long-Term Prime Rate.**

## VII. FEES AND CHARGES

- ◆ **¥25,000 application fee (non-refundable)**
- ◆ **Revalidation Fee:**  
PNB Tokyo's commitment for loan disbursement is valid for **six (6) months only.**  
After 6 months, PNB will require Full Credit Investigation.  
FEE: ¥14,000 ~ ¥15,000  
After one (1) year, PNB will require Full Credit Investigation + Inspection & Re-Appraisal. FEE: ¥21,000 ~ ¥25,000
- ◆ Other charges shall be collected prior to release of the loan but not limited to Registration Expenses, Life (MRI) & Fire Insurances.

**Please call us or visit our website for a complete list of charges.**



## DOCUMENTS TO BE SUBMITTED (Japan)

- ✓ Accomplished loan application
- ✓ Passport size picture (husband's& wife's)
- ✓ Photocopy of passport and visa
- ✓ Alien Registration Card copy / Japanese Driver's License
- ✓ Original certificate of employment indicating the commencement of employment, salary and position. If self-employed, Business Registration Certificate.
- ✓ Income tax returns in the past two (2) years. If self-employed, tax payments for the past two (2) years
- ✓ Photocopy of Proof of Income (updated payroll slips/latest 3 months)
- ✓ Photocopy of Bank Statement
- ✓ Photocopy of Insurance (Health / Pension)
- ✓ Marriage Certificate (Koseki-tohon) / Residence Certificate (Jyumin-hyo)
- ✓ Copy of any utility bill in Japan (such as NTT, Tokyo Gas, Water & Electric)
- ✓ **JPY25,000** processing fee / application fee (Non-Refundable)

## TO BE PRODUCED BY THE SELLER /DEVELOPER / OWNER / BORROWER (Philippines)

- ✓ Copy of the Transfer Certificate (TCT) or Condominium Certificate Title (CCT)
- ✓ Location Plan/Vicinity Map certified by a Geodetic Engineer
- ✓ Photocopy of latest tax declaration, current real estate tax receipt & tax clearance
- ✓ **For purchase of property:** Contract To Sell With Statement of Account or Reservation Agreement or Conditional Deed of Sale
- ✓ **For house construction and improvements**
  - ◆ Building plan specifications duly signed by a Civil Engineer or Architect
  - ◆ Bill of materials or Construction Cost Estimate duly certified by a Civil Engineer or Architect
  - ◆ Duly approved building remodeling or building permit

## PNB住宅ローンのご案内

### 1. ご利用いただける方

就業査証、定住者、永住者、外交査証、投資家/経営者、または特定査証をもち就労している在日フィリピン人。  
フィリピン人配偶者（ご夫婦で連帯借主になっていただきます）。  
日本人または日本で就労している外国籍の方（フィリピンにおける不動産の外国人所有制限を充足できることを前提といたします）。

### 2. 資金の使途

フィリピンのメトロマニラ及び主要な都市にある土地、住宅、タウンハウス、建設中の建物、またはコンドミニアムの取得。  
フィリピンのメトロマニラ及び主要な都市での住宅の建設または改築・増築。  
フィリピンのメトロマニラ及び主要な都市にある不動産の、他金融機関から既存の借入の借換。

### 3. ご融資金額

- ◆ **最低借入金額は100万フィリピンペソ（土地・建物あるいはコンドミニウム）50万フィリピンペソ（土地）となっております。**  
更地購入される場合：担保評価額の60%を上限といたします。  
土地・建物及びタウンハウス、建設中の建物またはコンドミニウムを購入される場合：担保評価額の80%を上限といたします。  
建設予定の建物及び土地を購入される場合：担保評価額の80%を上限といたします。  
改築・増築の場合：土地・建物の担保評価額の80%を上限といたします。また、改築する住宅の材料費の評価額の80%が付加可能です。  
借り替えの場合：売り手/宅地開発業者から融資された不動産の評価額の80%または借入残高のどちらか低い方を上限といたします。

### 4. ご融資の実行方法

建物の取得を行う場合：ローン金額は、売り手/宅地開発業者に一括で支払われます。  
建物の新設及び改築・増築を行う場合：建物の建設の進捗度に応じて分割実行されます。  
既存のローンの借り換え：ローン金額は既存金融機関に直接支払われます。

### 5. ご返済方法

- ◆ **最長7年間の毎月元利均等返済**  
(さらに長期をご希望の場合はご相談ください。)