

FINANCING SCHEMES

Spotcash

Payable within the month of Reservation or maximum of 30 days from Reservation date.

Deferred Financing

Payable within 24 months from Reservation date.

Bank Financing

- 20% Downpayment
- 80% Loanable amount / Payable through our accredited banks
 - Asia United Bank
 - Banco De Oro
 - Bank of Commerce
 - BPI (Selected Projects)
 - Chinabank Savings
 - Mayan - Malayan Bank
 - Philippine National bank
 - RCBC
 - United Coconut Planters Bank
 - Unionbank

In-house Financing

- 20% Downpayment
- 80% Balance at 19% per annum

REQUIREMENTS

Standard Documents

- Two (2) Government-Issued Identification Cards
- Photocopy of Marriage Certificate/Birth Certificate
- Community Tax Certificate (applicant/spouse/co-borrower)
- Two (2) pcs. 2 x 2 pictures (applicant/spouse/co-borrower)
- Proof of Billing Address
- Post-dated Checks (PDCs)

Income Documents

For Locally Employed

- Photocopy of Latest Income Tax Return (ITR)
- Original Certificate of Employment and Compensation
- Pay slips for the last three (3) months
- Bank Statements for the last three (3) months
- Vouchers for the last six (6) months (commissions)

For Self Employed

- Photocopy of Business Registration (DTI/SEC)
- Mayor's Permit
- ITR for the last two (2) years
- Original Audited Financial Statements for the last two (2) years
- Franchise/OR/CR (for taxi/jeepney/bus operators)
- Bank Statements for the last three (3) months
- Picture of Business Establishment
- List of Clients and Suppliers with contact numbers
- Company Profile (if applicable)
- Leasing Contract (if applicable)
- Secretary's Certificate/Board Resolution (for Corporation)
- Articles of Incorporation (for Corporation)

For Overseas Filipino Workers

- Original Certificate of Employment and Compensation
- Photocopy of Contract of Employment
- Photocopy of Passport (w/entries)
- Photocopy of Seaman's Book
- Proof of remittances for the last six (6) months
- Pay slips for the last three (3) months
- Special Power of Attorney (w/ Consular seal if notarized abroad)