



## Home Loan *Plus*

A fully loaded package that lets you enjoy your Dream Home and more...

- **Home Loan +**
- **P20,000 Discount** on Real Estate Mortgage Fees

Plus, continue enjoying the following features:

- **Personal Loan Bundle** for your furniture & accessories +
- Fire insurance with **FREE Coverage** for Earthquake, Flood, Robbery and more!

**Your dream home and more is now within reach.**

### Apply for a PBCOM Home Loan now!

(02) 777-2266 | 1-800-10-777-2266 | [www.pbcom.com.ph](http://www.pbcom.com.ph) |  [PhilippineBankofCommunications](#)

Promo runs from August 15 to December 31, 2017. Terms & Conditions apply. See flyers for more details.  
Per DTI-FTEB Permit Number 12147 Series of 2017.

PBCOM is regulated by the Bangko Sentral ng Pilipinas. For inquiries and complaints, you may contact PBCOM Customer Care at Tel No. 777-2266 or BSP Financial Consumer Protection Department at Tel No. 708-7087

# Home Loan Plus Promo Mechanics

1. This promo is available at PBCOM Branches and partner developers nationwide from August 15, 2017 to December 31, 2017.
2. This promo is open to all new and repeat customers who are availing of a PBCOM Home Loan.
3. Applicants must completely fill-out and submit the Home Loan Plus application form to any of the PBCOM Branches nationwide and accredited Home Loan brokers and developers within the promo period.
4. Home Loan Plus applications must be applied within the promo period and subsequently approved and booked not later than June 30, 2018.
5. To qualify for the promo, minimum loan amount shall be at least Php3 Million and maximum loan amount is Php20 Million.
6. Rate fixing shall be 1 year, 2 to 3 years or 4 to 5 years, subject to re-pricing thereafter.
7. Fixed interest rates for this promo are the following:

| Fixed Term | Fixed Interest Rate |
|------------|---------------------|
| 1 Year     | 5.50%               |
| 2-3 Years  | 6.25%               |
| 4-5 Years  | 6.50%               |

8. All approved and booked accounts are entitled to a FREE Php20,000 worth of Real Estate Mortgage (REM) Fees.
9. Pre-termination of loan within one (1) year from loan booking shall not be allowed.
10. Pre-termination beyond the 1<sup>st</sup> year shall be subject to regular 3% pre-payment processing fee. Any waiver should ensure the promo cost is already recovered.
11. In case the borrower fail to comply with any of the following undertakings, the borrower shall reimburse the cost of the promo availed with the bank.
12. Prevailing applicable PBCOM Home Loan interest rate at the time of re-pricing shall apply.
13. Standard Home Loan application, approval and booking process and policies shall apply.
14. Promo is not valid in conjunction with any on-going promotions, in-house promo or ad promo, and other discounts.
15. In case of dispute, the decision of PBCOM with the concurrence of DTI in connection with any matter relating to this promo is final.