

HOME LOAN FEES AND CHARGES*

FEE / CHARGE	PARTICULARS
Appraisal Fee	P3,500 - within National Capital Region (NCR), Cebu City or Davao City P5,000 - outside above stated areas
Documentary Stamp Tax (DST)	P1.50 for every P200 of approved loan amount (in accordance with prevailing BIR regulations)
Real Estate Mortgage (REM)	DST and registration fee with Registry of Deeds (RD) computed based on approved loan amount
Mortgage Redemption Insurance (MRI)	Computed based on approved loan amount
Fire Insurance (FI)	Computed based on appraised value of improvement / building
Certified True Copy of Title	P1,000 per title
Title Verification Fee	P1,500 per title
Processing Fee	P5,000
Notarial Fee	P1,500
Cancellation of Mortgage (for refinancing only)	Computed based on lien / annotation in the title

* Subject to change without prior notice

PBCOM is regulated by the Bangko Sentral ng Pilipinas (<https://www.bsp.gov.ph>). For inquiries and concerns, please call PBCOM Customer Care at (02) 8777-2266 (Metro Manila) or 1-800-10-777-2266 (Domestic Toll-Free) or BSP Financial Consumer Protection and Market Conduct Office at (02) 8708-7087.

AUTO LOAN FEES AND CHARGES*

FEE / CHARGE	PARTICULARS
Appraisal Fee	P1,500 for pre-owned vehicles
Documentary Stamp Tax (DST)	P1.50 for every P200 of approved loan amount (in accordance with prevailing BIR regulations)
Chattel Mortgage (ChM)	Registration fee with Registry of Deeds (RD) computed based on approved loan amount
Comprehensive Third Party Liability (CTPL) Insurance	Computed based on unit price
Processing Fee	P5,000
Notarial Fee	P500

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