

Reminders:**INSURANCE****SUBMISSION OF ENDORSED LIFE INSURANCE POLICY (Home Loans and SME)**

- Original copy to be submitted once request is approved
- Should be issued by a Philippine insurance company accredited by BDOI
- Official Receipt or Certificate of Full Payment for entire period
- Coverage period is not less than the term of the loan

CHANGE IN ADA ENROLLMENT/CHANGE MODE OF PAYMENT FROM PDC TO ADA

*Customer Request Form (CRF) and Automatic Debit Arrangement (ADA) forms should be signature verified and validated / approved by branch officer

*Unused checks, if any, shall be regarded as cancelled and shred accordingly by the bank.

*Submit all requirements at least 7 banking days before your loan due date.

CHANGE DUE DATE

- For Auto Loan, one-time request only for the entire term
- Maturity date remains the same
- Submit all requirements at least 7 banking days before your loan due date

AMENDMENT OF TERM**LENGTHENING (Home Loans and SME)**

*Mortgage Redemption Insurance (MRI) payments should be updated

*Effective date of request is after complete submission of all requirements

- 1) Proof of Income for employed borrowers
- 2) Updated Tax Declaration on Land and Improvements
- 3) Photocopy of Official Receipt for appropriate fees paid
 - Amendment Fee P3,000.00
 - Processing Fee P3,000.00
 - Documentary Stamps (computation: Outstanding balance / 200)

SHORTENING (Home Loans and SME)

*Effective date of request is after complete submission of all requirements

*Current loan term and monthly amortization will still be applied until request is approved and implemented

*Submit any of the following as proof of income

- a) Bank Statement for the last 6 months
- b) Certificate of Employment (COE) / Income Tax Return (ITR) / Payslip (if employed)
- c) Income Tax Return (ITR) / Audited Financial Statement (if self-employed)

*Current loan term and monthly amortization will still be applied until request is approved and implemented

Note: Above requests are subject for approval.

Type of Request	Turn Around Time
Certification	
> Mortgage (Home Loans and SME)	3 Banking Days
> Encumbrance (Auto Loans)	
> Full Payment of Loan	
> Interest Applied and Total Interest Paid	5 Banking Days
> History of Payment	
> Outstanding Loan Balance	3 Banking Days
Copy of Documents	
Loan Documents	
> Auto	3 Banking Days
> Home / SME	5 Banking Days
Amortization Schedule	5 Banking Days
Official Receipt	10 Banking Days
> Submission of Endorsed Life Insurance Policy (Home Loans and SME)	7 Banking Days
> Change ADA Enrollment/change Mode of Payment from PDC to ADA	3 Banking Days
> Change Due Date	7 Banking Days
Amendment of Term	
> Lengthening (Home Loans and SME)	15 Banking Days
> Shortening (Home Loans and SME)	7 Banking Days
> Partial Payment (Home Loans and SME)	5 Banking Days