

Offer To Buy & Buyer's Profile



Real Estate Sales – For Individual / Sole Proprietorship

Buyer Type Spouses Married to AND Account Sales Officer: _____ Date Received: _____

PROPERTY DESCRIPTION

Location: _____
 TCT/CCT NO.: _____ Lot Area (sqm): _____ Floor Area (sqm): _____ Description/Improvements: _____

OFFER TERMS AND CONDITIONS

I/We hereby offer to purchase the property described above under the following terms & conditions:

<input type="checkbox"/> CASH		<input type="checkbox"/> INSTALLMENT/LOAN TAKE-OUT	
Purchase Price: _____	Php _____	Purchase Price: _____	Php _____
Reservation Fee: _____		Reservation Fee: _____	
Balance: _____		Downpayment: _____	
Deferred Cash: _____		Balance: _____	
		Terms (years to pay): _____	
		Interest Rate: _____	
		For Loan Take out/ Home Loan? <input type="checkbox"/> YES <input type="checkbox"/> NO	
		Bank/Financing Institution: _____	

INDIVIDUAL BUYER/s INFORMATION

Principal Full-name (Last Name, First Name, Middle Name)			Spouse/Second Buyer's Name (Last Name, First Name, Middle Name)		
Date of Birth: _____	Place of Birth: _____		Date of Birth: _____	Place of Birth: _____	
Citizenship: _____	Gender: _____		Citizenship: _____	Gender: _____	
Civil Status: _____	<input type="checkbox"/> Single	<input type="checkbox"/> Married	Civil Status: _____	<input type="checkbox"/> Single	<input type="checkbox"/> Married
<input type="checkbox"/> Annulled/Divorced	<input type="checkbox"/> Separated	<input type="checkbox"/> Widow/er	<input type="checkbox"/> Annulled/Divorced	<input type="checkbox"/> Separated	<input type="checkbox"/> Widow/er
Present Address: _____			Present Address: _____		
Zip Code _____			Zip Code _____		
Permanent Address: _____			Permanent Address: _____		
Zip Code _____			Zip Code _____		
Mobile No.: _____			Mobile No.: _____		
Residence Phone Number: _____			Residence Phone Number: _____		
E-mail Add: _____			E-mail Add: _____		
Highest Educational Attainment: _____			Highest Educational Attainment: _____		
TIN: _____			TIN: _____		
SSS/GSIS No.: _____			SSS/GSIS No.: _____		
Conforme for issuance of BDO Credit card? <input type="checkbox"/> Yes <input type="checkbox"/> No			Conforme for issuance of BDO Credit card? <input type="checkbox"/> Yes <input type="checkbox"/> NO		

Work/Business Information

Employment Status: (Please check)			Employment Status: (Please check)		
<input type="checkbox"/> Employed – Private	<input type="checkbox"/> Self-Employed (<i>With Business</i>)		<input type="checkbox"/> Employed Private	<input type="checkbox"/> Self-Employed (<i>With Business</i>)	
<input type="checkbox"/> Employed – Government	<input type="checkbox"/> Self-Employed (<i>Professional</i>)		<input type="checkbox"/> Employed – Government	<input type="checkbox"/> Self-Employed (<i>Professional</i>)	
<input type="checkbox"/> Employed – NGO	<input type="checkbox"/> OFW/immigrant	<input type="checkbox"/> Other _____	<input type="checkbox"/> Employed – NGO	<input type="checkbox"/> OFW/immigrant	<input type="checkbox"/> Other _____
Employer/Business Name: _____			Employer/Business Name: _____		
Employer/Business Address: _____			Employer/Business Address: _____		
Zip Code _____			Zip Code _____		
Nature of Work/Business: _____			Nature of Work/Business: _____		
Occupation/Position/Title: _____			Occupation/Position/Title: _____		
Start/Hiring Date: _____			Start/Hiring Date: _____		
Telephone: _____			Telephone: _____		
Last ITR Paid (Amount / Year) : _____			Last ITR Paid (Amount / Year) : _____		

INCOME DETAILS (MONTHLY)

	PRINCIPAL	SPOUSE/SECOND BUYER	TOTAL
GROSS INCOME	_____	_____	_____
NET INCOME	_____	_____	_____
	vs. Monthly Amortization (If Installment) :		

BANK ACCOUNT DETAILS

Deposits	BANK	BRANCH	TYPE & ACCOUNT NO	TOTAL DEPOSIT
	BDO Account			
	BDO Unibank, Inc			
	Other Bank:			
	_____	_____	_____	_____
	_____	_____	_____	_____
Credit Line (1) Bank Name :	_____	_____	Amount _____	
Credit Line (2) Bank Name :	_____	_____	Amount _____	

SIGNATURES of BUYER/S

Signature over Printed Name of Principal Buyer	Signature over Printed Name of Spouse/Second Buyer
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REFERRER:

Name: _____	TIN No. : _____
Last name _____ First Name _____ Middle Name _____	Address: _____
BDO Employee: <input type="checkbox"/> YES <input type="checkbox"/> NO Position: _____	Branch: _____

REAL ESTATE PROPERTIES OWNED*

Location	TCT No.	Lot Area	Improvements	Market Value

LOAN & CREDIT REFERENCES *

Bank/Financial Institution	Address	Purpose	Loan Amount	Monthly Amortization	Status

TRADE REFERENCES*

Name of Supplier	Address	Telephone Number	Volume/Month
Name of Client	Address	Telephone Number	Volume/Month

*Use additional sheets if necessary.

OTHER CONDITIONS:

- This Offer to Buy and the terms hereof ("Offer") are subject to BDO Unibank, Inc.'s ("BDO") approval. BDO has no commitment and makes no guaranty to approve/accept the offer.
- Payment of reservation fee (RF) in the amount of Php _____, should be simultaneous with the submission of this Offer to BDO. Otherwise, BDO shall have the right to reject this Offer.
- Upon BDO's approval of this Offer, the RF shall automatically form part of the Purchase Price. In case of BDO's disapproval of the Offer, the RF will be refunded without interest.
Should the offer be withdrawn or canceled for any reason, despite BDO's approval, the RF shall be forfeited in favor of BDO.
- In case the Buyer fails to pay any amount due based on BDO's approval of the Offer, BDO may, at its option, revoke said approval or impose 3% penalty per month.
- BDO reserves the right to revoke the approval of the Offer if the Buyer fails to comply with any of the foregoing, or the terms and conditions of the sale, or for any reason it may deem detrimental to its interest.
- The terms and conditions of the sale as embodied in the documents furnished by BDO to the Buyer upon approval of the Offer shall be deemed final and constitutes the entire understanding between the parties in respect of the matters dealt with therein and may only be modified, altered or amended with the prior written consent of the party or parties against whom, such modification, alteration, or amendment shall take effect.
- Sale shall be on an "AS-IS WHERE-IS" basis. The Buyer shall warrant that he/she has conducted his/her own due diligence and has/ have inspected and examined the property, as well as the title/s, tax declaration/s and other pertinent documents of the property.
- The Bank shall pay for the creditable withholding tax but shall be limited to 6% of the purchase price. Any additional assessment made by the Bureau of Internal Revenue due to a zonal valuation or market value in the tax declaration higher than the purchase price shall be for the Buyer's account. Payment of the taxes will be as mandated by the BIR Tax Code, for installment / cash / deferred sales. The Buyer shall pay for documentary stamps and all other taxes and expenses for the documentation, registration /transfer of ownership and other incidental expenses.
- In the event of approval, buyer appoints BDO and its designate representative in filing the BIR form 1606 representing Creditable Withholding Tax (CWT) in buyer's behalf.
- Real estate taxes and other tax impositions, including interests and penalty charges, if any of the relevant local government unit; association/condominium dues; insurance premium; salaries/wages of security services/caretaker fees; and utility charges shall be for the account of the buyer commencing on the 7th banking day after clearance of full-payment/downpayment/ 1st deferred (staggered) payment of contract price.
- Relocation survey or demolition of existing structures, if needed shall be the sole responsibility of and for buyer's account.
- Eviction of tenants/squatters thereon, if any, as well as the procurement of the required clearances from the proper government agencies for registration purposes, shall be the sole responsibility of the Buyer.
- The Bank may amend the rules and conditions prior to acceptance of offer.
- The Bank has the option to reject any offer, or withdraw subject property, or defer the sale with no obligation for any explanation.

I/we acknowledge that I/we am/are aware of the extent of the bank's rights, title, and interest to and in the property/ies, that I/we have examined the existing titles thereof with the Register of Deeds, that I/we have inspected the property /ies and have taken steps to ascertain the true and actual boundaries thereof, that I/we am/are aware of the present conditions of the property/ies and hereby assume/s full responsibility thereof. No representation or warranty has been made or given by any of your representatives, which would have induced me/us to make this offer.

UNDERTAKING

- The buyer hereby certifies that the information contained herein is/are true and correct and the signatures indicated herein are genuine.
- The buyer hereby authorize BDO Unibank, Inc. and its authorized representative/s to conduct credit verification.
- The buyer hereby waives confidentiality of client information including without limitation to 1405 (Secrecy of Bank Deposit Act), 6426 (Foreign Currency deposit Act), 10173 (Data Privacy Act of 2012) and Sec 55.1b of Republic Act No. 8791 (General Banking Law) and the law relating to the secrecy of Bank deposits for purposes of Credit Checking.

In compliance with the requirements of the Data Privacy Act, I hereby give my consent to the BDO Group, consisting of BDO Unibank, Inc. and its subsidiaries [the members of the BDO Group may be accessed at [<https://www.bdo.com.ph/privacy-statement>], to process, collect, store, my personal information or sensitive personal information obtained from me in the course of my transaction/s with the BDO Group. I understand and agree that these information may be disclosed or shared by BDO Group to its members for know-your-client, cross-selling, marketing, or profiling (manual or automatic) purposes to offer and provide new or related products and services of the BDO Group. Further, I hereby give my consent to any member of the BDO Group to process, collect, use, store, share or disclose my personal information or sensitive personal information to third parties for legitimate purposes, or to provide services to me or implement transactions which I may request, allow, or authorize.

I confirm that I understand and agree that my information may continue to be processed, collected, used, stored, or disclosed for ten (10) years from my last transaction date with any member of the BDO Group or until the expiration of the retention limits set by applicable laws, whichever comes later.

I hereby acknowledge and understand that should I wish to withdraw my consent to receive information about new or related products and services of the BDO Group, or to access, update, or correct certain personal data as set out in this form, I may communicate directly with the relevant member of the BDO Group's Data Protection Officer through the email address found at [<https://www.bdo.com.ph/privacy-statement>]. I further acknowledge and understand that I may access and view the BDO Group's Data Privacy Statement at [<https://www.bdo.com.ph/privacy-statement>] or obtain a copy thereof from the office or branch of the relevant member of the BDO Group.

Signature over Printed name of Principal Buyer

Signature over Printed Name of Spouse/ Second Buyer

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KYC Questionnaire

1. I came to know about the property through:

BDO Website
 Online Partners (Lamudi, Per Square, Dotproperty.ph)
 Newsprint, Poster, For Sale sign at the site
 Social Media (Facebook)
 Referred by Agent _____
(Name of Agent/Referror)
 Referred by Branch _____
(Branch Name) By: _____
(Name of Branch Employee)
 Referred by BDO Employee _____
(Name of Employee) Contact Number _____

2. Purpose of Purchase: _____

3. Source of fund for this Purchase: _____

4. First Time buyer with BDO? Yes No
 If **NO**, please give details of previous property Purchased: _____

5. Is the Buyer, including immediate family members (spouse, parents, siblings, children, and spouse's parents or siblings) holding position in the Government, elected or not? Yes No
 If **YES**, Name of Immediate Family Member and Position _____ Government Agency _____ Relationship _____

6. Is Buyer engaged in Money Service Business (MSB)? Yes No If **YES**, Check Type Foreign Exchange Dealer (FXD) Money Changer (MC) Remittance Agent (RA)

7. BDO Credit Card Holder? Yes No **8. US Person?** Yes No

REQUIREMENTS/DOCUMENTS CHECKLIST

I hereby agree to submit the following applicable documents in order to process this offer to buy.

INITIAL REQUIREMENTS:

Fully-Accomplished Offer to Buy (OTB) form (**This form**) - **Do not leave blank spaces. Put N/A if information is not applicable.**
 Two (2) clear copies of Government Issued Ids (**Passport, PRC, SSS/GSIS, Voter's ID, Unified M-P, Driver's License**) with picture and signature (with 3 specimen signatures)
 Check (Personal or Manager's Check) amounting to 5% of the Offered price as Reservation Fee
 Authority to Offer and Register/ATOR (if with referror)

OTHER REQUIRED DOCUMENTS:

<input type="checkbox"/> Principal Buyer	Submitted Valid Ids: _____
<input type="checkbox"/> Spouse	Submitted Valid Ids: _____
<input type="checkbox"/> Atty-in-Fact	Submitted Valid Ids: _____
<input type="checkbox"/> 2nd Buyer	Submitted Valid Ids: _____

Proof/Source of Income

Bank Statement/ Passbook
 Payslip
 Employment Certificate w/ compensation
 Contract with Compensation
 Latest Income Tax Return (ITR)
 Financial Statement
 Proof of Remittance
 DTI Registration/Business Permit (If with Business)
 Other Documents, as possible:
Dual Citizenship
 Current and valid passport
 Birth Certificate (issued by Civil Registrar or NSO)
 Philippine Passport
 Oath of Allegiance with Order of Approval by DFA

Additional documents (As applicable)

Special Power of Attorney, (with specific property details e.g. TCT number and location of property) duly authenticated/ notarized and should be Consularized/Apostilled **if buyer is abroad**. -All pages must be signed – **Please request for BDO template**
 Attorney-In-Fact Info Sheet (**If buyer is abroad**)– **Please request for BDO template**
 CENOMAR (If Single)
 Birth Certificate
 Marriage contract
 Death Certificate of Spouse (If widow/er)
 Court Order – Certificate of finality (if separated/annulled)
 Judicial Recognition of the divorce decree (in the Philippine Court)
 TIN Verification – duly verified by BIR (for loan take-out)
 Alien Certificate of Registration & Passport, if foreigner

Note: Additional documents shall be required, as applicable/ necessary (e.g., FATCA documents, certifications).

Natural-born citizen

Current and valid passport
 Birth Certificate (issued by Civil Registrar or NSO)
 BP 185 Affidavit with Undertaking

SOLE PROPRIETORSHIP

Docs required for individual buyers
 Valid DTI registration

SIGNATURES of BUYER/S

Signature over Printed Name of Principal Buyer	Signature over Printed Name of Spouse/ Second Buyer

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Related Party Questionnaire - Principal Buyer

Name of the Client / Counterparty: _____

Date Accomplished: _____

1. Are you a director, officer or stockholder of BDO and/or affiliated companies? Yes No

If YES, please specify the following:

Company Name: _____ Director Officer Stockholder

Company Name: _____ Director Officer Stockholder

Company Name: _____ Director Officer Stockholder

For stockholders: Do you own shares of stocks of BDO and/or affiliated companies, collectively with your spouse and/or relatives within the first degree of consanguinity or affinity, or relative by legal adoption? Yes No

If YES, please specify the following:

Name of Co-owner: _____ Relationship: _____

2. Are you a spouse or a first degree relative, i.e., parent or child (biological, legally adopted, or in-law) of a Director, Officer, Stockholder of BDO and/or affiliated companies? Yes No

If YES, please specify the following: *(Please attach additional sheets as necessary.)*

Name of Relative _____ Company Name _____

_____ Last Name _____ First Name _____ Middle Name _____

_____ Last Name _____ First Name _____ Middle Name _____

_____ Last Name _____ First Name _____ Middle Name _____

3. Are you a second degree relative, i.e., grandparent, brother, sister, grandchild (biological, legally adopted, or in-law) of a Director, Officer, Stockholder of BDO and/or affiliated companies? Yes No

If YES, please specify the following: *(Please attach additional sheets as necessary.)*

Name of Relative _____ Company Name _____

_____ Last Name _____ First Name _____ Middle Name _____

_____ Last Name _____ First Name _____ Middle Name _____

_____ Last Name _____ First Name _____ Middle Name _____

SIGNATURES of BUYER/S

Signature over Printed Name of Principal Buyer

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Related Party Questionnaire - Spouse or Second Buyer

Name of the Client / Counterparty: _____

Date Accomplished: _____

1. Are you a director, officer or stockholder of BDO and/or affiliated companies? Yes No

If YES, please specify the following:

Company Name: _____ Director Officer Stockholder

Company Name: _____ Director Officer Stockholder

Company Name: _____ Director Officer Stockholder

For stockholders: Do you own shares of stocks of BDO and/or affiliated companies, collectively with your spouse and/or relatives within the first degree of consanguinity or affinity, or relative by legal adoption? Yes No

If YES, please specify the following:

Name of Co-owner: _____ Relationship: _____

2. Are you a spouse or a first degree relative, i.e., parent or child (biological, legally adopted, or in-law) of a Director, Officer, Stockholder of BDO and/or affiliated companies? Yes No

If YES, please specify the following: *(Please attach additional sheets as necessary.)*

Name of Relative			Company Name
Last Name	First Name	Middle Name	
_____	_____	_____	_____
Last Name	First Name	Middle Name	
_____	_____	_____	_____
Last Name	First Name	Middle Name	
_____	_____	_____	_____

3. Are you a second degree relative, i.e., grandparent, brother, sister, grandchild (biological, legally adopted or in-law) of a Director, Officer, Stockholder of BDO and/or affiliated companies? Yes No

If YES, please specify the following: *(Please attach additional sheets as necessary.)*

Name of Relative			Company Name
Last Name	First Name	Middle Name	
_____	_____	_____	_____
Last Name	First Name	Middle Name	
_____	_____	_____	_____
Last Name	First Name	Middle Name	
_____	_____	_____	_____

SIGNATURES of BUYER/S

Signature over Printed Name of Spouse or Second Buyer

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Appendix A - Principal Buyer



Appendix A – Casino and On-line Gaming Related Questions – For Individual Buyer

Client/Buyer's Name: _____

1. Is your business classified under the gaming industry (Casino/On-line Gaming?)

Yes No

If **yes**, please provide document support.

2. Does your business provide service or have dealings/transactions with the gaming industry (Casino/On-line Gaming)?

Yes No

If **yes**, please provide information.

3. Do you have related interest/relationship with any business or service provider under the gaming industry?

Yes No

If **yes**, please provide document support/company information.

4. Do you process transaction/s related to the gaming industry (Casino/On-line Gaming)?

Yes No

If **yes**, please provide information.

By signing, I undertake to advise the Bank if I will be directly/indirectly exposed to the online gaming industry.

Buyer's Name and Signature

Date Signed

Appendix A1 – Spouse/ Second Buyer



Client/Buyer's Name: _____

1. Is your business classified under the gaming industry (Casino/On-line Gaming?) Yes No
If **yes**, please provide document support.

2. Does your business provide service or have dealings/transactions with the gaming industry (Casino/On-line Gaming)? Yes No
If **yes**, please provide information.

3. Do you have related interest/relationship with any business or service provider under the gaming industry? Yes No
If **yes**, please provide document support/company information.

4. Do you process transaction/s related to the gaming industry (Casino/On-line Gaming)? Yes No
If **yes**, please provide information.

By signing, I undertake to advise the Bank if I will be directly/indirectly exposed to the online gaming industry.

Buyer's Name and Signature

Date Signed