

# OFFER TO PURCHASE

DATE \_\_\_\_\_

BPI FAMILY SAVINGS BANK, INC.  
PROPERTY SALES AND LEASES (PSL)  
G/F Tower 2, The Enterprise Center  
Paseo de Roxas cor Dela Rosa St.  
Makati City  
Email: BUENAMANO@bpi.com.ph

<b>Fax</b>	Makati (02) 816-9967	Lipa (043) 757-1003	San Fernando (045) 961-7795
<b>Nos</b>	Dagupan (075) 515-6250	Bacolod (034) 708-5859	Cebu (032) 415-8384
	Iloilo (033) 509-9393	Davao (082) 235-3557	Cagayan de Oro (088) 856-2904

Gentlemen :

I offer to buy your property on an "as-is, where-is" basis, located at \_\_\_\_\_  
for the price of: PESOS \_\_\_\_\_ (P \_\_\_\_\_ .00)  
via the following payment scheme :  Cash  
 Loan (specify bank/financial institution) \_\_\_\_\_  
 Other schemes, please specify : \_\_\_\_\_

I understand your "first-come, first-served" policy and agree that the Bank is not under any obligation to accept any offer whatsoever. I have received a copy of the rules governing Offer to Purchase and I have read and understood them, a copy of which is printed at the back of the Offer to Purchase Form.

Thank you.

Very truly yours,

\_\_\_\_\_  
(PRINTED NAME AND SIGNATURE OF BUYER)


\_\_\_\_\_  
(ADDRESS OF BUYER'S OFFICE / RESIDENCE)

\_\_\_\_\_  
(MOBILE NUMBER/S)

\_\_\_\_\_  
(LANDLINES)

\_\_\_\_\_  
(EMAIL ADDRESS)

**I CAME TO KNOW ABOUT THIS PROPERTY THROUGH:**  
Please check all applicable:

- Referrer's data (If any): 
- Buena Mano Catalogue
- Buena Mano Classified Ads
- Internet
- For Sale Sign at the site
- Flyers
- Others: \_\_\_\_\_

**I REQUESTED THE PERSON WHO REFERRED SUBJECT PROPERTY TO ME TO ACCOMPLISH THE FOLLOWING:**

JOSE DONISIO R. CASTILLO  
PRINTED NAME AND SIGNATURE OF: [ ] LINBANKER [ ] PSL'S ACCREDITED LICENSED BROKER

CONTACT NUMBER/S \_\_\_\_\_ EMAIL ADDRESS \_\_\_\_\_

BRANCH/DEPARTMENT & PCC CODE \_\_\_\_\_ EMPLOYEE NUMBER \_\_\_\_\_ T.I.N. \_\_\_\_\_

**IMPORTANT  
MUST READ**

Please complete all information required. The front and back pages, duly signed, can be sent by **COURIER** (indicate in the envelope "Offer To Purchase"); as attachment to an **EMAIL**; or, personally submitted to the **CUSTOMER CARE DESK** of Property Sales and Leases.

**(1) CONFIDENTIALITY.** BPI Family Savings Bank, Inc. (BFB) shall treat all information in the Offer to Purchase in strictest confidence. BFB shall deal exclusively with the Buyer and/or his/her attorney-in-fact / authorized broker accredited by BFB, if any.

**(2) OFFER TO PURCHASE.**

- All offers must be submitted in the official Offer to Purchase Form, duly filled out and signed. The said form may be submitted directly or sent through fax or email with attached scanned copy of the signed Offer to Purchase form (front and back) to the **CUSTOMER CARE DESK** of Property Sales and Leases.
- When the form is faxed or sent via email, the date and time stamped on the email or fax shall be considered the official time and date of receipt.

**(3) FIRST-COME, FIRST-SERVED POLICY.** First-come, first-served is the service policy of BFB whereby the offers to purchase are attended to in the order that they are received without other biases and preferences. This policy shall apply only to offers which are equal to or higher than BFB's asking price.

**(4) SUBMISSION OF DOCUMENTS.** The following documents must be submitted by the buyer within 7 banking days from date of notice; otherwise, the buyer's priority under the "First-come, First-served" Policy shall be lost:

- Fully-accomplished Buyer's Information Sheet (BIS)
- Government-issued ID's of Buyer and Spouse (ex. Passport, Driver's License, Postal ID, PRC ID, etc.)
- In case buyer is a corporation: SEC Registration, Articles of Incorporation, By-Laws, Board Resolution / Secretary's Certificate Authorizing the Purchase of the Property and specifying the Authorized Signatories, who shall also submit copies of Government-issued ID's

**(5) LETTER ADVICE.** BFB shall send a letter advising buyer on the Bank's action on the Offer to Purchase.

**(6) AS-IS, WHERE-IS POLICY.**

- BFB is selling the property without warranties as to the condition or any aspect of the property except its right to sell the same. The buyers are solely responsible for examining and judging the property for their own protection.
- For properties with special concerns (such as those with ongoing case/s, illegal occupants or those with documentary deficiencies, etc), the buyer shall rely solely on his / her investigation of the property and not only on information provided by the handling sales officer or accredited broker, and he / she is willing to assume all risks attendant to such concerns.
- BFB and its employees shall not be bound or liable in any manner by the representation of the accredited broker or any private arrangements between the buyer or third parties, such as the former owner(s), attorneys-in-fact, brokers and/or other persons.

**(7) RESERVATION.** BFB has no obligation to accept any offer and reserves the right to accept or reject the offer without any obligation to disclose the reason for its decision. BFB likewise reserves the right to revise all or any part of these rules, including going into sealed bidding, open auction, and other means to sell any or all of its properties.

**(8) STANDARD POLICY ON PAYMENT OF TAXES AND FEES INCIDENTAL TO A SALE OF ANY OF THE BANK'S PROPERTIES:**

For the account of the Bank	Creditable Withholding Tax; Real Estate Tax, Association and/or Condo dues up to the date of sale; Business Tax, if any (for the sale of the property)
For the account of the Buyer	Documentary Stamp Tax; Transfer Tax; Registration Fee; Notarial Fee; Real Estate Tax, Association and/or Condo dues after the date of sale; VAT, if any

**I attest that I / we have read and understood the above rules.**

Buyer's Signature

JOSE DIONISIO R. CASTILLO

Referrer's Signature



## ***Interested in any of our properties?***

1. Visit your chosen property any day of the week, any time of the day. Most of our properties have caretakers who can assist you during your visit (except for condos and vacant subdivision lots which are under the watch of the respective condo/subdivision homeowners association). For condos, you have to coordinate with us on where to get the keys.

Just a word of advice... Since our properties sell fast, we advise you to **CALL US FIRST** before your scheduled visit just to check the important details of the property and if it is **STILL AVAILABLE**. You can also verify from us on the best way to get to the property.

2. If you like the property, submit to us an Offer to Purchase (found in one of the pages of this catalogue)

- All offers must be submitted in the official Offer to Purchase Form, duly filled out and signed. The said form may be submitted directly or sent through fax or email with attached scanned copy of the signed Offer to Purchase form (front and back) to the CUSTOMER CARE DESK of Property Sales and Leases.
- When the form is faxed or sent via email, the date and time stamped on the email or fax shall be considered the official time and date of the receipt.

3. **FIRST-COME, FIRST-SERVED POLICY.** First-come, First-served is our service policy whereby the offers to purchase are attended to in the order that they are received without other biases and preferences. **This policy shall apply only to offers which are equal to or higher than our asking price.**

4. You will be informed if your offer has been accepted. A Letter Advice containing the terms and conditions of the sale (with the following information) shall be sent to you:

- a. Selling Price
- b. Property Address/Description
- c. Schedule of payment/s to complete the purchase price

5. After you sign the Letter Advice, which signifies that you agree with the terms and conditions of the sale, you must send us a copy for our file and as our basis to reserve the property for you until you pay the minimum 10% earnest money on or before the date stated therein. If the earnest money is not paid on due date, then the property will be offered to other interested buyers.

## ***What are the related taxes and fees that go with a real estate transaction?***

For the account of the Seller:

- Capital Gains Tax - 6% of Selling Price (SP) or Zonal Value (ZV) or Fair Market Value (FMV) whichever is higher
- Business Tax - if applicable

For the account of the Buyer:

- Documentary Stamp Tax - 1.5% of SP or ZV whichever is higher
- Transfer Tax - rate depends on location of property (ranging from 0.25% to 0.75% of SP or ZV whichever is higher)
- Registration Fee - graduated rate based on SP (ex. P5,646 for SP of P1 Million)
- Realty Taxes - for the remaining months of the year based on date of full payment

*Note: Government may impose other taxes and fees that are not covered by the above schedule.*

## ***What are the payment modes available for the purchase of a property?***

- Cash
- Bank Financing
  - Through BPI, BPI Family Savings Bank or any other major domestic bank
  - Terms are subject to separate credit approval by the lending bank

**NO RESERVATION FEE REQUIRED UPON  
SUBMISSION OF OFFER TO PURCHASE**

