





veteransbank
Home Loan
FREE home
Get your loan principal back in 20 years!

I WILL REALLY GET MY HOUSE FOR FREE! *
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Better believe now than be sorry.
Call us now: (02) 857-3800 / (02) 902-1600

BancNet

 PVB Home Loan Free Home  @PVBHomeLoan



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DTI Permit no. 1543 Series of 2014, Promo runs from Mar. 1, 2014 - May 31, 2014

reclosed properties. Visit www.pacificsurephilippines.com for updated listing.



PROMO MECHANICS

Promo Description and Offer: The Home Loan Free Home Promo is designed to entice homeowners to take up a housing loan with PVB and avail of the bank's cash-back guarantee. Successful PVB Home Loan borrowers can avail of a 20-year loan term with the guarantee of a 100% return of the principal loan as long as the borrower is able to meet the promo's terms and conditions.

Eligibility:

- Homeowners with existing mortgage loans with other banks for at least a year
- New home-buyers including buyers of residential house and lots, townhouses, or condominiums
- Homeowners who wish to make major improvements or construction on their existing residential properties

Promo Period: The promo will run from March 1 to May 31, 2014. Home Loans applications must be received within these exclusive dates to be eligible for the promo.

Interest Rate: The effective interest rate for successful borrowers who avail of the Home Loan Free Home Promo will be 8.25% per annum, fixed for five (5) years, thereafter subject to re-pricing every five (5) years.

Promo Mechanics:

- Housing loan applicants need to apply for a PVB Housing Loan to be eligible for the Home Loan Free Home Promo. Application for the housing loan can be done at the Retail Banking Division (RBD) office in Makati City (G/F PVB Head Office – Rufino corner Dela Rosa Sts., Legazpi Village, Makati City) or at any of PVB's sixty (60) branches nationwide during the promo period.

- Loan applicants may also visit the PVB website, click on the PVB Home Loan Free Home ad to be directed to the online application form. Applicants need to fill-out the online form completely, scan and upload/submit the pre-approval requirements. The submitted online application will be emailed directly to RBD for pre-processing. Only completely filled-out online applications will be entertained.

- Upon application, the loan applicant fills-up the loan application form (available at RBD or at the PVB branch), submits the pre-approval requirements and pays the non-refundable application fee. The application will not be processed unless requirements are complete and the application fee is paid.

- Upon approval of the housing loan, PVB will inform the applicant and he/she will be asked to visit the RBD office or PVB branch to sign the loan agreement and submit post-approval requirements. He/She will also have to pay all other applicable fees (processing fee, mortgage registration fee, notarial fee) and premiums (mortgage redemption insurance, fire/lightning/earthquake/AOG insurance). The borrower will then have to open a PVB Savings Account whereby the monthly amortization of the loan will be deducted from.

- For pre-approved online applications, applicants will be asked to personally visit the RBD office or the nearest PVB branch in their area for the signing of the loan agreement and submission of original copies of both pre- and post-approval requirements.

- For the borrower to receive 100% of his/her principal loan back at the end of 20 years, the following conditions must be met for the entire duration of the term:

- No late or lapsed payment of amortizations and other dues including Mortgage Redemption Insurance premiums, and Fire/ Lightning/ Earthquake/ AOG Insurance premiums for the duration of the term
- No pre-termination of the housing loan
- No pre-payment of the housing loan
- Loan is fully paid at the end of the term including all other dues including Mortgage Redemption Insurance premiums, and Fire/ Lightning/ Earthquake/ AOG Insurance premiums
- PVB Savings Account for the monthly amortization must be maintained for the duration of the loan term

If the borrower fails to meet any of the conditions above, the loan will be treated as a regular housing loan and will be ineligible for the cash-back feature of the promo.

- Upon completion of the term, PVB will credit to the borrower's account the amount representing his/her cash back equivalent to the principal loan.

- Existing PVB housing loan clients are not qualified. However, existing PVB depositors and customers of non-loan products are eligible for the promo. PVB employees, their agencies and suppliers for the promo, and their respective relatives up to second degree of consanguinity or affinity are not eligible for this promotion.