

Borrow

# Bring your plans to life

Enjoy low interest rates and choose the financing option that suits your needs



This catalogue includes types of loan offered by BDO



Personal Loan

Get the cash you need with BDO Personal Loan.



Auto Loan

Ride your way with BDO AUTO LOAN.



Home Loan

Your new HOME, with the right LOAN.



Multi Purpose Loan  
(Term Loan /Ready Check)

Carry on with your plans, use your property to fund your various needs.



# Personal Loan

Bring your plans to life with BDO Personal Loan

<b>Minimum Loan Amount</b> PHP 10,000	<b>Maximum Loan Amount</b> PHP 2,000,000	<b>Maximum Loan Term</b> 36 months
<b>Benefits</b> <ul style="list-style-type: none"><li>• Get cash for your financing needs</li><li>• Enjoy savings on interest and flexible payment terms</li><li>• Fixed monthly installment payment</li><li>• Hassle-free application</li><li>• No collateral/co-maker needed</li></ul>	<b>Features</b> <ul style="list-style-type: none"><li>• Avail Cash up to Php 2,000,000</li><li>• Low interest rate with easy payment terms of 6,12,18,24 and 36 months</li><li>• Convenient payment through Auto-Debit Arrangement (ADA)</li></ul>	<b>Suitable for</b> <p>Individuals who are looking for easy payment terms and planning for a one-time loan availment</p>



# Auto Loan

Ride your way  
with BDO AUTO LOAN

<div>Minimum Loan Amount</div> <div>PHP 100,000</div>	<div>Maximum Loan Amount</div> <div>80% of Brand New Vehicle Purchase Price 70% of Pre-owned Vehicle Appraised Value.</div>	<div>Maximum Loan Term</div> <div>Personal Use <b>5 years</b> (brand new vehicles) <b>4 years</b> (pre-owned vehicles)  Business <b>3 years</b> (brand new vehicles) <b>2 years</b> (pre-owned vehicles)</div>
<div>Benefits</div> <div><ul style="list-style-type: none"><li>• Low Rates</li><li>• Fast Processing</li></ul></div>	<div>Features</div> <div><ul style="list-style-type: none"><li>• Loan approval within 24 hours</li><li>• Affordable cash out options<ul style="list-style-type: none"><li>&gt; All In Financing: Chattel Mortgage Fees and 1st Year Motor Insurance Premium can be financed up to the term of the loan.</li><li>&gt; Multi Year Motor Insurance Coverage: Discounted motor insurance premium for your entire loan term. This can be packaged as part of the total loan amount.</li></ul></li></ul></div>	<div>Suitable for</div> <div>Individuals who want to finance the purchase of a brand new car or pre-owned car, whether for personal or business use</div>



# Home Loan

Your new HOME,  
with the right LOAN

Minimum Loan Amount	Maximum Loan Amount	Maximum Loan Term
<b>PHP 500,000</b> (House & Lot/Townhouse/ Construction/Condo Unit)	<b>80% of Appraised Value</b> (House & Lot/Townhouse/ Condominium/ Construction)	<b>20 years</b> (House & Lot/Townhouse/ Condominium/ Construction)
<b>PHP 300,000</b> (Vacant Lot)	<b>70% of Appraised Value</b> (Vacant Lot)	<b>15 years</b> (Vacant Lot)
Benefits	Features	Suitable for
<ul style="list-style-type: none"><li>• Low Rates</li><li>• Easy Application</li><li>• Light Payment Schemes</li></ul>	<ul style="list-style-type: none"><li>• Low Interest Rates with option for longer fixing period</li><li>• Affordable Cash Out Options<ul style="list-style-type: none"><li>&gt; Loan-related fees can be paid up to the term of the loan via All-in Financing</li><li>&gt; Insurance premiums paid in 12 equal installments at 0% interest via Built-in Insurance</li></ul></li><li>• Light Payment Schemes<ul style="list-style-type: none"><li>&gt; 60-day Grace Period</li><li>&gt; Interest Only for first 6 months</li></ul></li></ul>	<ul style="list-style-type: none"><li>• Individuals or families who want to finance their various housing needs, i.e. purchase of a property or construction of a new one</li><li>• Individuals or families who need access to funds for personal expenses: purchase and installation of solar panels, home renovation, education, medical and other personal needs using an existing property as collateral.</li></ul>



# Multipurpose Loan (Term Loan)

Carry on with your plans, use your property to fund your various needs

<b>Minimum Loan Amount</b>	<b>Maximum Loan Amount</b>	<b>Maximum Loan Term</b>
PHP 1,000,000	PHP 50,000,000	10 years
<b>Benefits</b>	<b>Features</b>	<b>Suitable for</b>
<p>Provides businesses access to funds for long-term investments:</p> <ul style="list-style-type: none"><li>• Support major requirements of the business</li><li>• Finance expansion or improvements in the business</li></ul>	<ul style="list-style-type: none"><li>• Receive funds in lump sum that can be released one-time or in tranches (for Construction).</li><li>• Payments are spread out into equal monthly amortization for a fixed loan term.</li><li>• Option for longer interest rate fixing period.</li></ul>	<p>Business owners requiring long-term funding for:</p> <ul style="list-style-type: none"><li>• Asset purchases (machines and equipment)</li><li>• Real estate acquisition</li><li>• Construction, renovation, and repair of facilities</li></ul>



# Multipurpose Loan (Ready Check)

Carry on with your plans, use your property to fund your various needs

<b>Minimum Loan Amount</b>  PHP 3,000,000	<b>Maximum Loan Amount</b>  PHP 50,000,000	<b>Maximum Loan Term</b>  1 year validity with option to renew
<b>Benefits</b>  Offers businesses a revolving credit line that provides immediate access to funds for short-term requirements.	<b>Features</b> <ul style="list-style-type: none"><li>• A revolving credit line that allows you to access the funds you require by drawing checks against your approved credit limit.</li><li>• Make payments on the availed amount only with option to pay Minimum Amount Due.</li><li>• Principal payment revolves back as available credit line.</li></ul>	<b>Suitable for</b>  Business owners who need standby funds that can be used as needed such as: <ul style="list-style-type: none"><li>• Working capital requirements</li><li>• Replenish inventory or supplies</li><li>• Pay suppliers on time</li></ul>