

Offer To Buy & Buyer's Profile

Real Estate Sales – For Individual / Sole Proprietorship

BDO

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:

CASH

Purchase Price: Php

Reservation Fee:

Balance:

Deferred Cash:

INSTALLMENT/LOAN TAKE-OUT

Purchase Price: Php

Reservation Fee:

Downpayment:

Balance:

Terms (years to pay):

Interest Rate:

For Loan Take out/ Home Loan? Yes No

Bank/Financing Institution:

INDIVIDUAL BUYER/S INFORMATION

Principal (Last Name, First Name, Middle Name)

Spouse/Second Buyer (Last Name, First Name, Middle Name)

Date of Birth: _____ Place of Birth: _____

Date of Birth: _____ Place of Birth: _____

Citizenship: _____

Gender: _____

Citizenship: _____ Gender: _____

Civil Status: _____

Single

Married

Civil Status: _____

Single

Married

Annulled/Divorced

Separated

Widow/er

Annulled/Divorced

Separated

Widow/er

Present Address: _____

Zip Code: _____

Present Address: _____

Zip Code: _____

Permanent Address: _____

Zip Code: _____

Permanent Address: _____

Zip Code: _____

Mobile No.: _____

Mobile No.: _____

Residence Phone Number: _____

Residence Phone Number: _____

E-mail Address: _____

E-mail Address: _____

Highest Educational Attainment: _____

Highest Educational Attainment: _____

TIN: _____

TIN: _____

SSS/GSIS No.: _____

SSS/GSIS No.: _____

Conforme for issuance of BDO Credit card? Yes No

Conforme for issuance of BDO Credit card? Yes No

Work/Business Information

Employment Status: (Please check)

Employed – Private Self-Employed (With Business)
 Employed – Government Self-Employed (Professional)
 Employed – NGO OFW/immigrant Other

Employment Status: (Please check)

Employed Private Self-Employed (With Business)
 Employed – Government Self-Employed (Professional)
 Employed – NGO OFW/immigrant Other

Employer/Business Name: _____

Employer/Business Name: _____

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 Banks:

Credit Line (1) Bank Name : _____

Amount _____

Credit Line (2) Bank Name : _____

Amount _____

SIGNATURE/S of BUYER/S

Signature over Printed Name of Principal Buyer

Signature over Printed Name of Spouse/Second Buyer

REFERRER:

Name:

Last name

First Name

Middle Name

TIN No. :

Address:

BDO Employee:

YES

NO

Position:

Unit/ Department/ 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
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:

1. 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.
2. The payment of reservation fee (RF) in the amount of Php _____, shall be simultaneous with the submission of this Offer to BDO. Otherwise, BDO shall have the right to reject this Offer.
3. 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 shall 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.
4. 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 a penalty of 3% per month.
5. 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 BDO may deem detrimental to BDO's interest.
6. 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 shall constitute 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.
7. 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.
8. 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.
9. In the event of approval, the buyer appoints BDO and its designated representative in filing the BIR Form 1606 representing the Creditable Withholding Tax (CWT), in behalf of the buyer.
10. 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 the full payment/downpayment/ 1st deferred (staggered) payment of the purchase price.
11. The relocation survey or demolition of existing structures, if needed, shall be the sole responsibility of and for buyer's account.
12. The eviction of tenants or squatters on the property, 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.
13. The Bank may amend the rules and conditions prior to acceptance of offer.
14. 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 title/s 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 authorizes BDO Unibank, Inc. and its authorized representative/s to conduct credit verification.
- The buyer hereby waives confidentiality of client information including without limitation to Republic Act Nos. 1405 (Secrecy of Bank Deposit Act), 6426 (Foreign Currency deposit Act), and 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 checkings.

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 the BDO Group with 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:

<input type="checkbox"/> BDO website	<input type="checkbox"/> Phone inquiry	<input type="checkbox"/> Walk-in	<input type="checkbox"/> E-mail	<input type="checkbox"/> Existing client
Online Partners: <input type="checkbox"/> Lamudi	<input type="checkbox"/> Per Square	<input type="checkbox"/> Dotproperty.ph	<input type="checkbox"/> Others (please specify) _____	
Newsprint, Poster, For Sale sign at the site				
Social Media: <input type="checkbox"/> Facebook	<input type="checkbox"/> Instagram	<input type="checkbox"/> Tiktok	<input type="checkbox"/> Linked In	<input type="checkbox"/> Others (please specify) _____
Referred by Agent	(Name of Agent / Referrer)			
Referred by BDO Employee (Branch)	<input type="checkbox"/> (Name of Employee)	<input type="checkbox"/> (Contact Number)	<input type="checkbox"/> (Branch)	<input type="checkbox"/> (Rank/ Position)
Referred by BDO Employee (Non-branch)	<input type="checkbox"/> (Name of Employee)	<input type="checkbox"/> (Contact Number)	<input type="checkbox"/> (Unit / Department)	<input type="checkbox"/> (Rank/ Position)

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 the 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 documentary requirements, for the processing of 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.

Clear copies of two (2) government-issued IDs (Passport, PRC, SSS/GSIS, Voter's ID, Unified M-P, Driver's License) with picture and signature (with 3 specimen signatures) of:

<input type="checkbox"/> Principal Buyer	Submitted Valid Ids: _____
<input type="checkbox"/> Spouse	Submitted Valid Ids: _____
<input type="checkbox"/> Attorney-in-fact	Submitted Valid Ids: _____
<input type="checkbox"/> 2 nd Buyer	Submitted Valid Ids: _____
<input type="checkbox"/> Surety/ Third-Party Funder	Submitted Valid Ids: _____

Check (Personal or Manager's Check) representing the reservation fee

Authority to Offer and Register (ATOR) / Employee Referral Form (if with referrer)

OTHER REQUIRED DOCUMENTS:

Proof/Source of Income

<input type="checkbox"/> Bank statement/ passbook	
<input type="checkbox"/> Payslip	
<input type="checkbox"/> Employment Certificate w/ compensation	
<input type="checkbox"/> Contract with Compensation	
<input type="checkbox"/> Latest income tax return (ITR)	
<input type="checkbox"/> Financial statements	
<input type="checkbox"/> Proof of remittance	
<input type="checkbox"/> If with business, DTI Registration/ Business Permit	
<input type="checkbox"/> Other Documents, as applicable	

Additional Documents (As applicable)

<input type="checkbox"/> Special Power of Attorney, stating the specific property details, e.g., title number and location of property, all pages signed, and duly notarized or if buyer is abroad, duly authenticated/ consularized/ apostilled. – Please request BDO template.	
<input type="checkbox"/> Attorney-in-fact/ Surety/ Third-Party Funder Information Sheet – Please request BDO template.	
<input type="checkbox"/> If civil status is single, CENOMAR	
<input type="checkbox"/> Birth Certificate	
<input type="checkbox"/> Marriage contract	
<input type="checkbox"/> If civil status is widow/er, Death Certificate of spouse	
<input type="checkbox"/> If civil status is separated/annulled, Court Order– Certificate of Finality	
<input type="checkbox"/> If civil status is divorcee, Judicial Recognition in the Philippine Courts, of the divorce decree	
<input type="checkbox"/> TIN and marital status verification– duly verified by BIR (for loan take-out)	
<input type="checkbox"/> If foreigner, Alien Certificate of Registration & Passport	

Note: Additional documents shall be required, as applicable/ necessary.

Dual Citizenship

<input type="checkbox"/> Current and valid passport	
<input type="checkbox"/> Birth Certificate (issued by Civil Registrar or PSA)	
<input type="checkbox"/> Philippine passport	
<input type="checkbox"/> Oath of Allegiance with Order of Approval by DFA	

TIN and marital status verification– duly verified by BIR (for loan take-out)

If foreigner, Alien Certificate of Registration & Passport

Natural-Born Filipino Citizenship

<input type="checkbox"/> Current and valid passport	
<input type="checkbox"/> Birth Certificate (issued by Civil Registrar or PSA)	
<input type="checkbox"/> BP 185 Affidavit with Undertaking	

SOLE PROPRIETORSHIP

<input type="checkbox"/> Documents required for individual buyers	
<input type="checkbox"/> Valid Certificate of Registration issued by the Department of Trade and Industry (DTI)	

SIGNATURE/S 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	_____

SIGNATURE of BUYER

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	_____

SIGNATURE of BUYER

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's / Buyer's Name: _____

1. Is your business classified under the gaming industry (casino/ online gaming?)

Yes No

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

2. Does your business provide service or have dealings/transactions with the gaming industry (casino/ online 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/ online 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.

Signature over printed name of Buyer

Date Signed

Appendix A1 – Spouse/ Second Buyer



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

Client's / Buyer's Name: _____

1. Is your business classified under the gaming industry (casino/ online gaming)?

Yes No

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

2. Does your business provide service or have dealings/transactions with the gaming industry (casino/ online 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/ online 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.

Signature over printed name of Buyer

Date Signed