

Offer To Buy & Buyer's Profile

Retail 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>I/We hereby offer to purchase the property described above under the following terms & conditions:</i>			
<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:	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 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		Work/Business Information	
Employment Status: (Please check)		Employment Status: (Please check)	
<input type="checkbox"/> Employed – Private <input type="checkbox"/> Self-Employed (With Business)		<input type="checkbox"/> Employed Private <input type="checkbox"/> Self-Employed (With Business)	
<input type="checkbox"/> Employed – Government <input type="checkbox"/> Self-Employed (Professional)		<input type="checkbox"/> Employed – Government <input type="checkbox"/> Self-Employed (Professional)	
<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:	Zip Code	Employer/Business Address:	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 of Principal Buyer over Printed name	Signature of Spouse/Second Buyer/AIF per SPA over Printed name

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

OTHER CONDITIONS:

- This Offer to Buy and the terms hereof ("Offer") are subject to BDO Unibank, Inc.'s ("BDO") approval. BDO Unibank Inc. has no commitment and makes no guaranty to approve/accept the offer.
- Payment of reservation fee in the amount of Php _____ which is equivalent to 5% of the Purchase Price, should be simultaneous with the submission of this Offer to BDO. Otherwise, BDO shall have the right to reject this Offer for evaluation.
- Upon BDO's approval of this Offer, the reservation fee shall automatically form part of the Purchase Price. In case of BDO's disapproval of the Offer, the reservation fee will be refunded without interest.
Should the offer be withdrawn or canceled for any reason, despite BDO's approval, the reservation fee 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.

SIGNATURES of BUYER/S

Signature of Principal Buyer over Printed name	Signature of Spouse/Second Buyer/AIF per SPA over Printed name

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. Are you related to a BDO Employee? Yes No _____
 If **YES**, Name of BDO Employee/Position _____ BDO Branch/Department _____ Relationship _____

6. 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 _____

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

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**)
 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:

Principal Buyer Submitted Valid Ids: _____
 Spouse Submitted Valid Ids: _____
 Atty-in-Fact Submitted Valid Ids: _____
 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:

Additional documents (as may be required)

Special Power of Attorney, (with specific property details e.g. TCT number and location of property) duly authenticated/ notarized and should be Consularized if buyer is abroad. -All pages must be signed
 CENOMAR (If Single)
 Birth Certificate
 Marriage contract
 Death Certificate of Spouse (If widow/er)
 Court Order – Legal Separation (if separated)
 Alien Certificate of Registration & Passport, if foreigner

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

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 of Principal Buyer over Printed name	Signature of Spouse/Second Buyer/AIF per SPA over Printed name

Client Name:

1. Is your business classified under the gaming industry (Casino/On-line Gaming)? Yes No

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

2. Is your business a service provider 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 related to the gaming industry (Casino/On-line Gaming)? Yes No

If **yes**, please provide information.

5. Do you undertake to advise the bank if you will be directly/indirectly exposed to the gaming industry? Yes No

Buyer's Name and Signature

Date Signed