

# 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:
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## OFFER TERMS AND CONDITIONS

*I/We hereby offer to purchase the property described above under the following terms & conditions:*

<input type="checkbox"/> <b>CASH</b>		<input type="checkbox"/> <b>INSTALLMENT/LOAN TAKE-OUT</b>	
<b>Purchase Price:</b>	<b>Php</b>	<b>Purchase Price:</b>	<b>Php</b>
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

<b>Principal Full-name</b> (Last Name, First Name, Middle Name)				<b>Spouse/Second Buyer's Name</b> (Last Name, First Name, Middle Name)			
Date of Birth:	Place of Birth:			Date of Birth:	Place of Birth:		
Citizenship:	Civil Status:	Age:	Gender:	Citizenship:	Civil Status:	Age:	Gender:
Present Address:				Present Address:			
Permanent Address:				Permanent Address:			
Mobile/Tel No.:		E-mail Add:		Mobile/Tel No.:		E-mail Add:	
Highest Educational Attainment:				Highest Educational Attainment:			
<b>Work/Business Information</b>				<b>Work/Business Information</b>			
<b>Employment Status: (Please check)</b>				<b>Employment Status: (Please check)</b>			
<input type="checkbox"/> Employed Private	<input type="checkbox"/> Self-Employed	<input type="checkbox"/> Licensed Professional		<input type="checkbox"/> Employed Private	<input type="checkbox"/> Self-Employed	<input type="checkbox"/> Licensed Professional	
<input type="checkbox"/> Employed – Government	<input type="checkbox"/> OFW	<input type="checkbox"/> Others:		<input type="checkbox"/> Employed – Government	<input type="checkbox"/> OFW	<input type="checkbox"/> Others:	
<input type="checkbox"/> Employed – NGO	<input type="checkbox"/> Retired			<input type="checkbox"/> Employed – NGO	<input type="checkbox"/> Retired		
Employer/Business Name:				Employer/Business Name:			
Nature of Work/Business:				Nature of Work/Business:			
Office Address:				Office Address:			
Occupation/Position:				Occupation/Position:			
Yrs in Business/Employment:		Telephone:		Yrs in Business/Employment:		Telephone:	
SSS/GSIS No. :				SSS/GSIS No. :			
TIN:				TIN:			
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	OUTSTANDING BALANCE
	_____	_____	_____	_____
	_____	_____	_____	_____
<b>Credit Line</b> (1) Bank Name :	_____		<b>Amount</b> _____	
<b>Credit Line</b> (2) Bank Name :	_____		<b>Amount</b> _____	

## REAL ESTATE PROPERTIES OWNED

Location:	TCT No.	Lot Area	Improvements	Market Value

## LOAN & CREDIT REFERENCES

Bank/Financial Institution	Address	Purpose	Loan Amount	Status

## TRADE REFERENCES

Name of Supplier	Address	Telephone No.	Volume/Month
Name of Client	Address	Telephone No.	Volume/Month

## SIGNATURES of BUYER/S

Principal Buyer	Conforme of Spouse	Second Buyer	A.I.F. Per SPA
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## REFERRER:

Name: \_\_\_\_\_

Last name: \_\_\_\_\_ First Name: \_\_\_\_\_ Middle Name: \_\_\_\_\_

TIN No. : \_\_\_\_\_

Address: \_\_\_\_\_

BDO Employee:  YES  NO Position: \_\_\_\_\_

Branch: \_\_\_\_\_

**OTHER CONDITIONS:**

- 1 . 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.
- 2 . 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.
- 3 . 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.
- 4 . 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.
- 5 . 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.
- 6 . 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.
- 7 . 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/ 1<sup>st</sup> deferred (staggered) payment of contract price.
- 8 . Relocation survey or demolition of existing structures, if needed shall be the sole responsibility of and for buyer's account.
- 9 . 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.
- 10 . The Bank may amend the rules and conditions prior to acceptance of offer.
- 11 . 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**

<b>Principal Buyer</b>	<b>Conforme of Spouse</b>	<b>Second Buyer</b>	<b>A.I.F. Per SPA</b>

**REQUIREMENTS/DOCUMENTS CHECKLIST**

**INITIAL REQUIREMENTS:**

- Fully-Accomplished Offer to Buy (OTB) form
- Two (2) clear copies of Government Issued IDs with picture and signature (with 3 specimen signatures)
- Check (Personal or Manager's Check) amounting to 5% of the Offered price as Reservation Fee

**OTHER REQUIRED DOCUMENTS:**

- Principal Buyer** Submitted Valid Ids: \_\_\_\_\_
- Spouse** Submitted Valid Ids: \_\_\_\_\_
- Atty-in-Fact** Submitted Valid Ids: \_\_\_\_\_
- 2<sup>nd</sup> Buyer** Submitted Valid Ids: \_\_\_\_\_

**Valid ID: Passport, PRC, SSS/GSIS, Voter's ID, Unified M-P, Driver's License**

Proof/Source of Income

- Bank Statement/ Passbook
- Payslip
- Employment Certificate
- 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)

- Alien Certificate of Registration & Passport, if foreigner

**For foreigners but Filipino by birth**

**Dual Citizenship**

- Current and valid passport
- Birth Certificate (issued by Civil Registrar or NSO)
- Philippine Passport
- Oath of Alligiance 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

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

- Birth Certificate
- Marriage contract, Court Order Legal Separation ( if separated)
- Death Certificate of Spouse
- Community Tax Certificate (cedula)
- Company ID
- Court Order – Legal Separation
- Alien Certificate of Registration & Passport, if foreigner

**SOLE PROPRIETORSHIP**

- Docs required for individual buyers
- Valid DTI registration

**KYC Questionnaire:**

**1. I came to know about the property through:**

<input type="checkbox"/> BDO Website	<input type="checkbox"/> Online Partners (Lamudi, Per Square, Dotproperty.ph)	<input type="checkbox"/> Social Media (Facebook)
<input type="checkbox"/> Referred by Agent	<input type="checkbox"/> Newsprint, poster, tarpaulin	
<input type="checkbox"/> Referred by Branch	_____ (Branch Name)	By: _____ (Name of Branch Employee)
<input type="checkbox"/> 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. BDO Credit Card Holder?**

Yes  No

**9 U.S Person?**

YES

NO

**Related Party Questionnaire (PRINCIPAL):**

**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. Do you have any relatives working in BDO and/or affiliated companies?**  Yes  NO

If **YES**, please specify the following:

Name of Relative			Relationship	Company Name
_____ Last Name,	_____ First Name	_____ Middle Name	_____	_____
_____ Last Name,	_____ First Name	_____ Middle Name	_____	_____
_____ Last Name,	_____ First Name	_____ Middle Name	_____	_____
_____ Last Name,	_____ First Name	_____ Middle Name	_____	_____

**CERTIFICATION**

I hereby certify that the information provided above is true and correct, to the best of my knowledge and belief.

\_\_\_\_\_  
Signature Over Printed Name

**Related Party Questionnaire (SECOND BUYER if applicable):**

**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. Do you have any relatives working in BDO and/or affiliated companies?**  Yes  NO

If **YES**, please specify the following:

Name of Relative			Relationship	Company Name
_____ Last Name,	_____ First Name	_____ Middle Name	_____	_____
_____ Last Name,	_____ First Name	_____ Middle Name	_____	_____
_____ Last Name,	_____ First Name	_____ Middle Name	_____	_____
_____ Last Name,	_____ First Name	_____ Middle Name	_____	_____

**CERTIFICATION**

I hereby certify that the information provided above is true and correct, to the best of my knowledge and belief.

\_\_\_\_\_  
Signature Over Printed Name