

BDO Home Loan Big Savings Promo

Low Rates. Waived Fees. Free 1st Year Fire Insurance. Big Savings!

PROMO MECHANICS

PROMO COVERAGE

1. The BDO Home Loan Big Savings Promo (“Promo”) is open to all eligible borrowers who will submit complete Home Loan application documents from August 15 to October 31, 2025 (“Promo Period”). The Home Loan application should be subsequently approved and booked by December 31, 2025 (“Availment Period”).
2. The Promo is open to new Home Loan applications submitted through the following channels:
 - BDO Website (Online)
 - Any BDO Branch nationwide
 - BDO-accredited Brokers and Developers

PROMO OFFERS

3. Qualified borrowers under the Promo can enjoy the following benefits:
 - Low Interest Rates:
 - 6.00% fixed for 1 year
 - 6.50% fixed for 3 years
 - 6.50% fixed for 5 years
 - Waived Fees
 - Up to ₱25,000 waived on Registration Fees
 - Free 1st Year Fire Insurance
 - Applicable to ready-for-occupancy (RFO) residential properties only
 - Save more with no fire insurance premium in your first year

ESTIMATED SAVINGS BREAKDOWN

With the BDO Home Loan Big Savings Promo, qualified borrowers may enjoy estimated savings of over ₱200,000, based on the sample below:

Sample Savings Computation: ₱3.5M loan | 20 year-term | 5-year fixed rate

| | REGULAR (8.0% Interest Rate) | PROMO (6.5% Interest Rate) | ESTIMATED SAVINGS |
|-------------------------|---------------------------------|-------------------------------|--------------------|
| Monthly Loan Payment | ₱29,275.40 | ₱26,095.06 | - |
| 5-Year Total Payment | ₱1,756,524.14 | ₱1,565,703.58 | ₱190,820.56 |
| Waived Registration Fee | - | Up to ₱25,000 | ₱25,000 |
| 1st year Fire Insurance | Paid in full by borrower | FREE | ✓ Included benefit |

Total Estimated Savings: ₱215,820+

Actuals savings may vary depending on loan amount, term, and property value. Fire insurance cost depends on the appraised improvement value. Table reflects waived fees and estimated savings from lower monthly amortization only.

ELIGIBILITY CRITERIA

4. To qualify for the Promo:
 - Submit filled-out Home Loan application form with complete application documents
 - Minimum loan amount: ₱1,000,000.00
 - Minimum Loan Term: 5 years
 - Home Loan-related insurances (i.e. Credit, Life, and Fire) should be coursed through BDO. Endorsement of other or existing insurance is not allowed.

LOAN PURPOSE COVERAGE & EXCLUSIONS

5. The Promo is applicable to all Home Loan purposes.
 - For Construction Loan, the following conditions apply:
 - First release within the Availment Period
 - Promo rate is limited to 1-year fixing period. Otherwise, regular rates shall apply.
 - Free First Year Home (Fire) Insurance is not applicable.
- Exclusions:
 - Additional loan on property/ies currently mortgaged with BDO
 - New loan to pay off existing BDO Home Loan
 - Loan to Foreign Borrowers

WAIVED FEE GUIDELINES

6. The waived registration fee of up to P 25,000 will be deducted from the fees payable before the loan is released.

IMPORTANT NOTE:

The loan is locked-in for 5 years. In case of full loan pre-termination or early payment within 5 years after loan release, the full amount of waived fees and fire insurance premium will be charged back and reflected in the Statement of Account.

FREE 1ST YEAR FIRE INSURANCE

7. Applies only to ready-for occupancy residential properties. Pre-selling property/ies are not qualified to avail of the free fire insurance offer.
8. Fire Insurance renewal from 2nd to 5th year must be coursed through BDO Insurance. In case of non-renewal or endorsement of existing insurance, the amount of waived 1st year premium will be charged back and reflected in the Statement of Account.

GENERAL MECHANICS

9. All qualified applications for the Promo will undergo standard evaluation and approval process of BDO, subject to completion of required loan documents.
10. The promo is non-transferable, non-convertible to cash, and may not be availed in conjunction with other promo and/or offers of BDO Home Loan.
11. In case of dispute, BDO's decision, with concurrence of DTI, shall be final. These Terms and Conditions are subject to any relevant law, government direction and regulation. The promotion will be void where prohibited or restricted by law or government regulations.