

SIENNA

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As part of your Sienna Net-Zero Home journey, we've compiled indicative bank financing rates to help you estimate your possible monthly amortization. These figures are based on recent confirmations from different banks and are meant for guidance only. Rates and terms may change, and final loan approval will depend on each bank's assessment. For the most updated information, please reach out directly to your chosen bank.

	FinHomes	BPI	Security Bank	EastWest	CTBC	RB Silay
Loan Type	Home Construction Loan	Home Construction Loan	Home equity or Construction Loan	Construction Loan	Home Construction Loan	Home Construction Loan
Loan Amount	Atleast ₱1 Million	₱400,000 and up to 90% of the Total Contract Price	Up to 80% of the appraised value of the property	Up to 80% of the appraised value of the property	₱500,000 - ₱70 Million	₱300,000 - ₱2 Million
Interest Rate (per annum)	- 5.99% fixed for 1 yr - 6.25% fixed for 3 yrs - 6.49% fixed for 5 yrs	- 6.5% fixed for 5 yrs	- 6.99% fixed for 1 yr - 7.25% fixed for 3 yrs - 7.75% fixed for 5 yrs	- 7% fixed for 7 yrs - 6.75% fixed for 5 yrs - 6.50% fixed for 3 yrs - 6.00% fixed for 1 yr	- 7.75% fixed for 1 yr - 7.99% fixed for 3 yrs - 8.35% fixed for 5 yrs	- 1.25% to 2.75% per month for housing loans
Terms	Up to 30 yrs	1-20 yrs	Up to 25 yrs	Up to 30 yrs	Up to 20 yrs	5-10 yrs
Contact	Trizza Castro ✉trizza.castro@cardexkho.com	Rosalie Platero ☎0927 629 7364 replatero@bpi.com.ph Jouy Araja 0917 300 5608 jcaraja@bpi.com.ph	Connie Flores cflores@securitybank.com.ph	Timothy Agustin 0920 941 5624 tcagustin@eastwestbanker.com	Joyce Gumba 0998 565 4015 joyce.gumba@ctbcbank.com.ph Noel Fulgencio ☎0995 769 9042 ✉noel.fulgencio@ctbcbank.com.ph	 https://rbsilay.goodloan.com.ph/partner/BILLION-BRICKS

Below are the commonly required documents for housing and construction loan applications. Exact requirements may vary depending on the bank's internal policies, borrower profile, and loan evaluation process.

ELIGIBILITY:

- Filipino citizens, dual citizens, or foreigners married to Filipinos
- Age: 21–65 years old (not more than 70 at loan maturity)
- Minimum gross monthly income: ₱40,000 (varies by bank)

REQUIREMENTS:

Identification and personal documents

- Duly signed & completely filled-out application
- 2 government ID
- PSA Marriage Certificate / CENOMAR / Death Certificate / Court Order (if separated/annulled)
- Proof of address (Utility bill / Credit card statement / Bank statement)

For employed

- Certificate of Employment
- Latest 1–3 months payslips
- Latest Income Tax Return (ITR) or BIR Form 2316
- Company ID (front & back with specimen signatures)

For self employed and professionals

- Business Registration -
 - DTI Certificate (sole proprietorship)
 - SEC Registration, Articles of Incorporation/Partnership, By-Laws, GIS (corporation)
- Latest 6 months bank statements
- Latest 3 years Audited Financial Statements & ITR
- List of trade references (clients/suppliers)
- Bank certificate (ADB breakdown, if required)

Collateral & Property Documents

- Certified True Copy of Title (TCT/CCT)
- Latest Tax Declaration (land and improvements)
- Latest Real Property Tax / Tax Clearance
- Certificate of No Improvement (if applicable)
- Vicinity Map / Location Sketch
- Authorization for appraisal inspection