

Commercial Loan Application Guide DBS

Documents requirement

- 6 months bank statement from main operating account
- Latest 2 yrs financials
- Latest 2 yr income tax NOA
- NRIC front and back
- Signed copy of Sales & Purchase Agreement/ OTP for property
- Tenancy Agreement
- Property loan statement of Accounts from existing financier for the past 6 months (Refinancing applications)

Something DBS differentiate ourselves from others:

1. Buying residential properties under personal name and financed under company name. Max 20% financing LTV. (under MAS guideline)
2. Gearing up on properties loans.
3. Buying commercial properties under personal name and financed under company name. Max 90% financing LTV for owner occupied and 70% LTV for investment holdings.
4. Buying commercial properties under company name. Max 90% financing LTV for owner occupied and 70% LTV for investment holdings.
5. Cash out either residential or commercial properties. Max 80% financing LTV for owner occupied and 60% LTV for investment holdings.
6. We do a clawback of legal and valuation fees for 3 years.