

# Mortgage Application Form

**Instructions:** Please complete and tick the applicable checkbox.

DBS Staff Home Loan Application (under HR Terms) ☐ Yes ☐ No

Access to credit report: You may obtain a free credit report within 30 calendar days from the date of approval or rejection of this application. There are two ways to obtain a free credit report. You can go to the credit bureau website listed below or bring your approval or rejection letter and your original NRIC to the credit bureau's registered office. Credit Bureau (Singapore) Pte Ltd is located at 2 Shenton Way #20-02 SGX Centre 1 Singapore 068804 Tel: (65) 6565 6363 Website: [www.creditbureau.com.sg](http://www.creditbureau.com.sg)

1. Personal Particulars					
Main Applicant			Joint Applicant		
Salutation <input type="checkbox"/> Dr <input type="checkbox"/> Mr <input type="checkbox"/> Mdm <input type="checkbox"/> Mrs <input type="checkbox"/> Ms		Date of Birth		Date of Birth	
Full Name as in NRIC/Passport (underline surname)		NRIC/Passport No.		NRIC/Passport No.	
Nationality/Citizenship <input type="checkbox"/> Singaporean <input type="checkbox"/> Singapore PR/Foreigner*, Nationality _____		Marital Status <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Others _____		Marital Status <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Others _____	
Residential Address (P.O. Box, V-Box & C/O addresses are not allowed)		Residential Address (P.O. Box, V-Box & C/O addresses are not allowed)  <input type="checkbox"/> Same as Main Applicant			
Mailing Address (complete if different from Residential Address)		Mailing Address (complete if different from Residential Address)  <input type="checkbox"/> Same as Main Applicant			
Residential Status <input type="checkbox"/> Self-owned and fully paid <input type="checkbox"/> Self-owned with outstanding loan <input type="checkbox"/> Others _____		Live with family <input type="checkbox"/> Rented		Residential Status <input type="checkbox"/> Self-owned and fully paid <input type="checkbox"/> Self-owned with outstanding loan <input type="checkbox"/> Others _____	
Contact Details (please provide at least one contact no.)  H: _____ O: _____ HP: _____ Email: _____		Contact Details (please provide at least one contact no.)  H: _____ O: _____ HP: _____ Email: _____			
2. Employment					
Employment Status <input type="checkbox"/> Employee <input type="checkbox"/> Self-Employed <input type="checkbox"/> Others _____		Length of Service _____ years _____ months		Length of Service _____ years _____ months	
Name of Company		Occupation		Occupation	
Company Address		Company Address			
Monthly Fixed Income S\$ _____	Other Monthly Income S\$ _____	Source of Other Income		Monthly Fixed Income S\$ _____	Other Monthly Income S\$ _____
Previous Occupation	Previous Company (if current is < 1 year)	Length of Service with Previous Company _____ years _____ months		Previous Occupation	Previous Company (if current is < 1 year)
3. Property Information					
Approval In Principle Request? <input type="checkbox"/> Yes <input type="checkbox"/> No		Address of Property to be Financed  Postal code: _____		Usage of Property <input type="checkbox"/> Owner's Occupation <input type="checkbox"/> Investment	
				Main Applicant <input type="checkbox"/> Property Owner & Borrower	
				Joint Applicant <input type="checkbox"/> Property Owner & Borrower <input type="checkbox"/> Property Owner only <input type="checkbox"/> Guarantor only	
Type of Residential Property HDB <input type="checkbox"/> Non-Landed <input type="checkbox"/> Exec. Condo <input type="checkbox"/> Condo <input type="checkbox"/> HUDC Flat Type: _____ <input type="checkbox"/> Apartment <input type="checkbox"/> Cluster/Townhouse <input type="checkbox"/> Others _____		Landed <input type="checkbox"/> Bungalow <input type="checkbox"/> Corner/Inter.Terrace* <input type="checkbox"/> Semi-d _____ <input type="checkbox"/> Others _____		Type of Commercial Property <input type="checkbox"/> Office <input type="checkbox"/> Shop <input type="checkbox"/> Shop cum Resi. <input type="checkbox"/> Others _____	
Tenure <input type="checkbox"/> Freehold <input type="checkbox"/> Others _____ <input type="checkbox"/> 999 / 199 / 99 / 60* years from _____		Property Size Built-in Area _____ sq ft/ sq m Land Area _____ sq ft/ sq m		Property/Land Status <input type="checkbox"/> Completed, estimated age is _____ year(s). <input type="checkbox"/> Under construction, TOP date is _____ <input type="checkbox"/> Conservation Status <input type="checkbox"/> Pre-War <input type="checkbox"/> Vacant Land	

#### 4. Source of Funds for Downpayment

I/We hereby declare the following information on my/our source of funds for downpayment on the property to be financed:

☐ Directorship Fees/Dividends ☐ Inherited Wealth ☐ Rental Income ☐ Salary/Business Income ☐ Sale of Investment(s) ☐ Savings ☐ Others \_\_\_\_\_

#### 5. Financial Request(s)

##### Purchase of Completed/Uncompleted Properties

Loan Amount	Loan Period	Do you want to use CPF for Monthly Installment?	CPF for Stamp/ Legal Fees	CPF Initial Lumpsum Withdrawal
S\$	years months	<input type="checkbox"/> Yes <input type="checkbox"/> No	S\$	S\$

##### Benefits Received

Did you receive any benefits or does your property come with any complimentary items from the developer, vendor or any party? Examples of benefits include discounts, rebates, gifts, reward points from any merchant, interest payment arrangements, furniture or any form of movable household appliances.

☐ No, I/we did not receive any benefit(s).

☐ Yes, the amount/value of item that I/we receive is S\$ \_\_\_\_\_.

Item Received ☐ Discount/Rebates/Points ☐ Lucky Draw

☐ Household Appliances ☐ Furniture ☐ Others \_\_\_\_\_

##### Bridging Loan

Mode of Bridging Loan Payment	Bridging Loan Amount	Type of Property to be Sold
<input type="checkbox"/> CPF S\$ _____ <input type="checkbox"/> Cash S\$ _____	S\$	<input type="checkbox"/> Private Property <input type="checkbox"/> Exec. Apartment/Maisonette <input type="checkbox"/> HDB ___ Room
Address of Property to be sold	Selling Price	Outstanding Loan (incl. undisbursed)
	S\$	S\$ as at _____

##### Refinancing of Facility

Existing Financier	Outstanding Loan (incl. undisbursed)	What is the amount of the existing Overdraft to be converted to Term Loan?
	S\$ as at _____	S\$
Was the loan used towards the purchase of this property? <input type="checkbox"/> Yes <input type="checkbox"/> No	Type of facility <input type="checkbox"/> Housing/ Term Loan <input type="checkbox"/> Overdraft	Outstanding Loan Period years

##### Additional Facilities

Term Loan: S\$	Loan Period : years	Others : S\$
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I/We hereby declare that the funds obtained from my/our additional facility(ies) will not be used for the purchase of residential property(ies) in Singapore. These funds will be used for:

☐ Business Investment ☐ Repay Facilities with other Bank(s) ☐ Investment in Financial Instruments ☐ Renovation ☐ Education ☐ Others: \_\_\_\_\_

##### Construction Loan

Loan Amount : S\$	Loan Period: <div>years</div>		Construction Type <input type="checkbox"/> Additions & Alterations <input type="checkbox"/> Reconstruction	
Cost of Construction  S\$	Built-in Area :  sq ft/ sq m	Proposed No. of Storey(s)	Expected TOP Date	Expected CSC Date

#### 6. Mortgage Insurance / Home Contents Insurance

☐ Yes! I/We would like to find out more about Mortgage Insurance available at the Bank.

☐ Yes! I/We would like to find out more about Home Contents Insurance available at the Bank.

#### 7. Referral Details

I was/we were referred to the Bank for this loan application by the following person. I am/we are aware that a reward may be paid to the person who introduced me/us, and for the purposes thereof, I/we consent to you disclosing to such person that this application was made, whether it was successful and any other information relating to this application and the loan as you deem fit.

Member-Get-Member	Agent / Agency / Intermediary		
Full Name of Introducer	Full Name of Agent Bright Zhou	Name of Agency	
NRIC/Passport no. of Introducer	NRIC/Passport No. of Agent	Name of Intermediary Home Loan Singapore Holdings	

## 8. Applicant(s) Confirmation & Declaration

1. Any references herein to “you” or “DBS Bank” shall mean DBS Bank Ltd.
2. You are authorised to accept, rely and act in accordance with this application received via email, facsimile transmission or any other form of electronic communication without waiting for the original application. In consideration of DBS Bank agreeing to act in the manner set out in this Clause, I/we agree to indemnify DBS Bank against all liabilities, claims, losses, damages, costs (including legal costs), which DBS Bank may incur or suffer directly or indirectly as a result of or arising from DBS Bank agreeing to so act.
3. I/We declare that the information provided herein is true, complete and accurate. I/We shall immediately inform you if any of the information changes.
4. I/We declare that the Property is not or will not be acquired by me/us by way of gift or unfair preference, or at an undervalue.
5. I am/We are the borrower(s) of the facility and shall only use the facility for legal purposes.
6. I/We confirm that at the time of this application, I am not/neither of us is an undischarged bankrupt and no statutory demand or legal proceedings has been served on or commenced against me/us.
7. I/We agree to be bound by the Standard Terms and Conditions Applicable to Banking Facilities Granted by DBS Bank Ltd Secured by Mortgage of Residential Property and/or Commercial Property, a copy of which is available on [www.dbs.com.sg](http://www.dbs.com.sg).
8. I/We agree to be bound by the terms of the DBS Bank Privacy Policy, a copy of which can be found on [www.dbs.com/privacy](http://www.dbs.com/privacy).
9. For the purpose of this application I/We hereby authorise you to obtain and verify any information about me/us and consent to your disclosure of this information to any third party. This includes you conducting checks on me/us with credit bureau, financial institutions and credit/charge card issuers, government bodies and my/our employer(s).

10. For Refinancing of facility:
  - i. Where I am/we are applying for a refinancing facility in respect of any balance outstanding under a loan for the purchase of a residential property or the balance outstanding under a refinancing facility in respect of that residential property, I/we acknowledge that you will not be able to grant to me/us a loan tenure in respect of the refinancing facility that exceeds 35 years (“Refinancing Tenure”). The Refinancing Tenure is arrived at by taking the sum of the tenure of the refinancing facility and the number of years since the first disbursement of that residential property loan first granted to me/us for the purchase of that residential property.
  - ii. Where I am/we are applying for a refinancing facility in respect of a residential property that can qualify for the exceptions under paragraph 23A or 24A of MAS Notice 632 dated 27 August 2013 (and as may be replaced, supplemented or amended from time to time), I/we declare and confirm that the residential property is for the occupation of one or more persons which includes me/us.
  - iii. I/We agree to provide you with copies of all such documents that you may require for the above.
11. I/We have provided to you all sources of Gross Monthly Income (as defined in MAS Notice 645 dated 28 June 2013 and as may be replaced, supplemented or amended from time to time) earned in the preceding 12 month period from the date herein, and all sources of Eligible Financial Assets (as defined in MAS Notice 645 dated 28 June 2013 and as may be replaced, supplemented or amended from time to time).
12. I/We have provided to you information on all Relevant Credit Facility(ies) including Credit Facilities that I am/we are applying for or have applied for in the last six months but have not yet been approved as at the date herein, that are in my name or held jointly with any person(s) or entity(ies).
13. Where any facility or refinancing of facility is to be secured by a residential property in Singapore for which the facility or refinancing facility (as the case may be) is to be granted, I/we declare that all person(s) applying for the facility or refinancing of facility (as the case may be) herein is/are mortgagor(s) of that residential property in Singapore to be used to secure the facility.

Signature of Main Applicant



Name:

NRIC/Passport No.:

Date:

Signature of Joint Applicant



Name:

NRIC/Passport No.:

Date: