HSBC

Personal Banking

HSBC Bank (Singapore) Limited

Addendum To Property Loan Application Form

This Declaration is required for credit assessment in connection with a credit facility or a re-financing facility referred to in paragraph 3 of MAS Notice 645.

Declaration of Income, Credit Facilities and Unencumbered Assets

I/ We refer to the Property Loan Application Form dated ☐☐ / ☐☐ / ☐☐ in respect of the property loan and declare that:
D D M M Y Y

1) **Income**
The annual income stated on my/our Property Loan Application Form represents income earned from all sources in the preceding twelve (12) months.

2) **Credit Facilities and Arrangements**
I/ we am/ are a borrower, joint borrower, guarantor or joint guarantor, and have the following outstanding credit facilities and arrangements^:

^Examples of credit facilities and arrangements are:
(a) Secured credit facilities and arrangements such as property loans (purchase or refinancing), credit facilities otherwise secured by property (including refinancing of such credit facilities), motor vehicle loans under a hire-purchase agreement, share financing loans, bridging loans (with tenor of more than 6 months) and revolving credit facilities and any other overseas commitment; and
(b) Unsecured credit facilities and arrangements such as credit card, revolving credit facilities, instalment loans and any other overseas commitments.
(c) Secured credit facilities and arrangements taken up by a company set up by me solely to purchase residential property (including facilities with HSBC)

Notes:
- *Applicant: S/J=Singly or Jointly*
- *Loan Amount: For Loans on Property without TOP, to indicate Original Loan Amount; For Loans on Property with TOP, to indicate Outstanding Loan Amount.*
- *Disbursement: F=Full Disbursement, P=Partial Disbursement, N=No Disbursement*
- **Please tick in the last column of each row if a credit facility is for the purchase of the property in respect of which you are now applying for a loan.*
- *If you are the guarantor or joint guarantor of the credit facilities and arrangements, please indicate under Collateral Details or Facility Type or Credit Limit (under Credit Cards) as "guarantor"*
- *You may be required to provide documentary evidence of any of the Credit Facilities or Arrangements declared below for review by HSBC.*
- *Please indicate "NA" if a section if not relevant*

i) Credit Facilities and Arrangements secured by Property *(including facilities accepted and not yet disbursed as at the date of this Addendum)*

Applicant S/J	Bank/ HDB/ Financier	Facility Type	Collateral Details	Loan Amount	Tenor	Interest Rate	Monthly Repayment	Disbursement F / P/ N	*

ii) Other Credit Facilities and Arrangements except Credit Cards+ *(Including facilities accepted and not yet disbursed as at the date of this Addendum)*

+Examples: motor vehicle loans under a hire-purchase agreement, share financing loans, bridging loans (above 6 months tenor), revolving credit facilities and instalment loans)

Applicant S/J	Bank/ Financier/ Moneylender	Facility Type	Original Loan Amount	Outstanding Loan Amount	Tenor	Interest Rate	Monthly Repayment	Evidence provided (Yes/No)	*

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Effective from February 2021

iii) Credit Cards

Applicant S/J	Bank/ Financier	Credit Limit (Main applicant only)	Outstanding Loan^ Against Credit Card (Yes/No)	Evidence Provided (Yes / No)

(^instalment loan taken against the credit card limit and drawn in cash)

iv) Credit Facilities and Arrangements applied in the past six (6) months *(Please tick (✔) where applicable)*

(a) Have you applied for any other credit facilities and arrangements? ☐ Yes ☐ No
(If "Yes", please proceed to answer question (b))

(b) In respect of the credit facilities and arrangements (i) applied for but not yet approved or (ii) applied for and approved but not yet accepted as at the date of this Addendum, are any of these credit facilities or arrangements likely to materialize? ☐ Yes ☐ No

(If "Yes", please proceed to complete the tables attached below)
Note: For Loans Secured by Property, please indicate under Facility Type if New, Refinance or Refinance with Cash Out.

Month of Application	Bank/HDB/Financier	Facility Type	Monthly Instalment (Estimated)

3) I/We declare that I/we have not and do not intend to take up any credit facility or arrangement to pay off any existing credit facility or arrangement which is excluded for credit assessment.

4) **Unencumbered Assets***
I/We have the following Eligible Financial Assets# to be included as part of gross monthly income (if applicable).
**Unencumbered assets refer to assets that are neither provided as collateral for credit facilities nor under any encumbrances such as liens.*
 # Examples: SGD Deposits, Foreign Currency Deposits, Structured Deposits, Debentures or Stocks.
Note: You may be required to provide documentary evidence of any of the assets declared below for review of eligibility by HSBC.

Bank / Custodian	Eligible Financial Assets	Deposit Value / Market Value		Pledged (Yes/No)
		Currency	Amount	

5) **Consent to use of data (including personal data)**
I understand that HSBC's Data Privacy Policy (which may be found at https://www.hsbc.com.sg/privacy-statement) forms a part of the terms and conditions governing my relationship with HSBC. I consent to the collection, use and disclosure of my data (including my personal data) for the purposes set out in the Data Privacy Policy.

Signature of Main Applicant

SV

Full name _____

Date _____

Signature of Joint Applicant

SV

Full name _____

Date _____

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