**Coomercial Loan Application Guide OCBC**

For Refinancing under **Sole Prop/ Investment Holding Company/ Individuals (TDSR Exempt – 3% Debt Reduction)**, these are the documents required:

1. OCBC Consent form signed by all borrowers (see attached)
2. Signed Loan referral form (see attached)
3. Copy of NRIC of all borrowers
4. Latest 2 Years Personal Income Tax Assessment of all borrowers (known as Notice of Assessment), YA 2017 & 2018
5. Latest 6 months Statement of Accounts of the Loan from current financier
6. Latest 6 months Loan Account bank statements
7. Latest 6 months personal current bank statements for all borrowers
8. Latest 2 years Financial Statements of company
9. Copy of Letter of Offer from existing financier
10. Stamped Tenancy Agreement for all Existing Properties that rental income is collected under your name – if applicable