

MORTGAGE LOAN - APPLICATION FORM 贷款申请表
 PRIVATE PROPERTY LOAN 私人房屋贷款
 HDB LOAN 政府组屋贷款
 COMMERCIAL PROPERTY LOAN 商铺贷款

TO EXPEDITE PROCESSING, PLEASE COMPLETE THE FORM IN FULL AND ATTACH: 为确保申请顺利进行, 请完整填写以下表格并按需求提交所需文件:

- | | |
|--|---|
| 1. A COPY OF NRIC (FRONT AND BACK) / PASSPORT 正反两面身份证/护照复印件 | 5. FOR REFINANCE: PAST 6 MONTHS LOAN STATEMENTS
转押贷款: 过去六个月的银行贷款结单 |
| 2. LATEST COMPUTERISED PAYSIP OR INCOME TAX ASSESSMENT (2 YEARS' TAX RETURN IF SELF-EMPLOYED) 最近月份的电脑打印薪水单或所得报税单 (若是自雇人士请附上过去两年的所得报税单) | 6. EVIDENCE OF SALE OF EXISTING PROPERTY (IF APPLICABLE)
房产销售证明 (如有) |
| 3. CPF STATEMENT OF ACCOUNT AND / OR CPF MEMBERS CONTRIBUTION HISTORY STATEMENT 最近的公积金结单及所动用公积金单据 | 7. TENANCY AGREEMENT (IF APPLICABLE) 租约(如有) |
| 4. OPTION TO PURCHASE OR SALES AND PURCHASE AGREEMENT
购买选择权或现有产业的买卖协议 | |

FROM 1 APRIL 2016, IF YOU WISH TO HAVE A FREE CREDIT REPORT, YOU MAY OBTAIN IT WITHIN 30 CALENDAR DAYS FROM THE DATE OF APPROVAL OR REJECTION OF THIS APPLICATION VIA THE CREDIT BUREAU WEBSITE LISTED BELOW. ALTERNATIVELY, YOU MAY BRING THE APPROVAL OR REJECTION LETTER AND YOUR NRIC TO THE FOLLOWING CREDIT BUREAU'S REGISTERED OFFICE TO OBTAIN A FREE CREDIT REPORT.

从2016年4月1日开始, 如欲获取免费的征信报告, 您可在批准日或拒绝日之后的30天内, 在征信局网站下载。此外, 您也可携带身份证件及批准信或拒绝信前往征信局办公室获取免费的征信报告。

CREDIT BUREAU (SINGAPORE) PTE LTD - WWW.CREDITBUREAU.COM.SG

IT IS YOUR SOLE RESPONSIBILITY TO APPLY FOR AND OBTAIN ON YOUR OWN SUCH CREDIT REPORT IF YOU SO DESIRE. YOU SHALL NOT HOLD THE BANK RESPONSIBLE FOR ANY DELAY OR REFUSAL BY THE CREDIT BUREAU TO PROVIDE YOU WITH A CREDIT REPORT. ANY DISPUTE THAT YOU HAVE ARISING FROM OR IN CONNECTION WITH THE CREDIT REPORT SHOULD BE DIRECTLY RESOLVED BETWEEN YOU AND THE CREDIT BUREAU WITHOUT THE BANK'S INVOLVEMENT. 您将单独承担申请并妥善保管您的信用报告的责任。我行对任何信用机构提供的信用报告及报告内容不承担任何责任, 也对任何信用机构延迟或拒绝提供信用报告不承担任何责任。如您对信用机构提供的信用报告有任何异议, 请自行与信用机构妥善解决。

PERSONAL DATA 个人资料

MAIN APPLICANT 主要申请人		JOINT APPLICANT 联名申请人	
<input type="checkbox"/> BORROWER 贷款人 <input type="checkbox"/> MORTGAGOR 业主		<input type="checkbox"/> BORROWER 贷款人 <input type="checkbox"/> MORTGAGOR 业主 Relationship to Main Applicant 与主要申请人关系	
<input type="checkbox"/> DR 博士 <input type="checkbox"/> MR 先生 <input type="checkbox"/> MRS 太太 <input type="checkbox"/> MS 小姐 <input type="checkbox"/> MDM 女士		<input type="checkbox"/> DR 博士 <input type="checkbox"/> MR 先生 <input type="checkbox"/> MRS 太太 <input type="checkbox"/> MS 小姐 <input type="checkbox"/> MDM 女士	
FULL NAME AS IN NRIC / PASSPORT 姓名与身份证/护照一致 (underline surname) <input type="checkbox"/> MALE 男 <input type="checkbox"/> FEMALE 女		FULL NAME AS IN NRIC / PASSPORT 姓名与身份证/护照一致 (underline surname) <input type="checkbox"/> MALE 男 <input type="checkbox"/> FEMALE 女	
NRIC / FIN / PASSPORT NO. 身份证/准证/护照号码	PASSPORT EXPIRY DATE 护照到期日 DD / MM / YYYY	NRIC / FIN / PASSPORT NO. 身份证/准证/护照号码	PASSPORT EXPIRY DATE 护照到期日 DD / MM / YYYY
DATE OF BIRTH (DD / MM / YYYY) 出生日期(日/月/年)		DATE OF BIRTH (DD / MM / YYYY) 出生日期(日/月/年)	
COUNTRY / REGION (NATIONALITY) 国家/地区 (国籍) <input type="checkbox"/> SINGAPOREAN 新加坡公民 <input type="checkbox"/> SINGAPORE PR 永久居民 <input type="checkbox"/> OTHERS 其他 _____		COUNTRY / REGION (NATIONALITY) 国家/地区 (国籍) <input type="checkbox"/> SINGAPOREAN 新加坡公民 <input type="checkbox"/> SINGAPORE PR 永久居民 <input type="checkbox"/> OTHERS 其他 _____	
ARE YOU A U.S. PERSON? 你是美国人吗? * <input type="checkbox"/> Yes 是 <input type="checkbox"/> NO 否		ARE YOU A U.S. PERSON? 你是美国人吗? * <input type="checkbox"/> Yes 是 <input type="checkbox"/> NO 否	
MARITAL STATUS 婚姻状况 <input type="checkbox"/> SINGLE 单身 <input type="checkbox"/> MARRIED 已婚 <input type="checkbox"/> OTHERS 其他		MARITAL STATUS 婚姻状况 <input type="checkbox"/> SINGLE 单身 <input type="checkbox"/> MARRIED 已婚 <input type="checkbox"/> OTHERS 其他	
HIGHEST EDUCATION LEVEL 最高教育程度 <input type="checkbox"/> UNIVERSITY / POST GRAD 大学/研究院 <input type="checkbox"/> DIPLOMA 专业文凭 <input type="checkbox"/> A LEVEL 高中 <input type="checkbox"/> O LEVEL 中学 <input type="checkbox"/> OTHERS 其他 _____		HIGHEST EDUCATION LEVEL 最高教育程度 <input type="checkbox"/> UNIVERSITY / POST GRAD 大学/研究院 <input type="checkbox"/> DIPLOMA 专业文凭 <input type="checkbox"/> A LEVEL 高中 <input type="checkbox"/> O LEVEL 中学 <input type="checkbox"/> OTHERS 其他 _____	
NO. OF DEPENDENTS & AGE 供养人数及年龄		NO. OF DEPENDENTS & AGE 供养人数及年龄	
RESIDENTIAL ADDRESS 现居住地址		RESIDENTIAL ADDRESS 现居住地址	
MAILING ADDRESS (if different from above) 通讯地址 (如非以上现居住地址)		MAILING ADDRESS (if different from above) 通讯地址 (如非以上现居住地址)	
CONTACT DETAILS 联络信息		CONTACT DETAILS 联络信息	
HOME 住家:	EMAIL ADD 电邮:	HOME 住家:	EMAIL ADD 电邮:
OFFICE 办公室:	MOBILE PHONE 手提:	OFFICE 办公室:	MOBILE PHONE 手提:

 * U.S. Person: A citizen, permanent resident of United States/U.S. Territories (eg. Green Card holder)
 美国人定义: 美国公民; 美国永久居民 (绿卡持有者)。

MAIN APPLICANT 主要申请人	JOINT APPLICANT 联名申请人
RESIDENTIAL TYPE 住房类型: <input type="checkbox"/> HDB 政府组屋 <input type="checkbox"/> PRIVATE 私人业务	RESIDENTIAL TYPE 住房类型: <input type="checkbox"/> HDB 政府组屋 <input type="checkbox"/> PRIVATE 私人业务
RESIDENTIAL OWNERSHIP 住房所有权: <input type="checkbox"/> OWNER 自置 (<input type="checkbox"/> FULLY PAID 已结清 <input type="checkbox"/> MORTGAGE 已按揭) <input type="checkbox"/> EMPLOYER'S 雇主提供 <input type="checkbox"/> PARENT'S 父母所有 <input type="checkbox"/> RENTED 租用 <input type="checkbox"/> RELATIVE 亲属拥有 <input type="checkbox"/> OTHERS (Please Specify) 其他 (请注明) _____	RESIDENTIAL OWNERSHIP 住房所有权: <input type="checkbox"/> OWNER 自置 (<input type="checkbox"/> FULLY PAID 已结清 <input type="checkbox"/> MORTGAGE 已按揭) <input type="checkbox"/> EMPLOYER'S 雇主提供 <input type="checkbox"/> PARENT'S 父母所有 <input type="checkbox"/> RENTED 租用 <input type="checkbox"/> RELATIVE 亲属拥有 <input type="checkbox"/> OTHERS (Please Specify) 其他 (请注明) _____
Monthly Rental (if applicable) 每月租金 (如有): S\$ _____	Monthly Rental (if applicable) 每月租金 (如有): S\$ _____

EMPLOYMENT DETAILS 职业情况

EMPLOYMENT STATUS 职业状况 <input type="checkbox"/> EMPLOYEE 受雇者 <input type="checkbox"/> SELF-EMPLOYED 自雇人士 <input type="checkbox"/> COMMISSION BASED 佣金制 <input type="checkbox"/> RETIREE 退休人士 <input type="checkbox"/> UNEMPLOYED 未受雇者 <input type="checkbox"/> OTHERS 其他 _____		EMPLOYMENT STATUS 职业状况 <input type="checkbox"/> EMPLOYEE 受雇者 <input type="checkbox"/> SELF-EMPLOYED 自雇人士 <input type="checkbox"/> COMMISSION BASED 佣金制 <input type="checkbox"/> RETIREE 退休人士 <input type="checkbox"/> UNEMPLOYED 未受雇者 <input type="checkbox"/> OTHERS 其他 _____	
NAME OF EMPLOYER 雇主名称 / OFFICE ADDRESS 办公地址		NAME OF EMPLOYER 雇主名称 / OFFICE ADDRESS 办公地址	
NATURE OF BUSINESS 业务性质	DESIGNATION 职位	NATURE OF BUSINESS 业务性质	DESIGNATION 职位
LENGTH OF CURRENT SERVICE 当前受雇年资	BASIC MONTHLY SALARY 每月基本收入 S\$ _____	LENGTH OF CURRENT SERVICE 当前受雇年资	BASIC MONTHLY SALARY 每月基本收入 S\$ _____
FIXED MONTHLY ALLOWANCE 每月固定津贴 S\$ _____	OTHER INCOME 每月其他收入 S\$ _____	FIXED MONTHLY ALLOWANCE 每月固定津贴 S\$ _____	OTHER INCOME 每月其他收入 S\$ _____
NAME OF PREVIOUS EMPLOYER (IF LESS THAN 1 YEAR WITH CURRENT EMPLOYER/RETIRED/UNEMPLOYED) 如现职工作少于1年/已退休/未受雇, 请填写前任职资料		NAME OF PREVIOUS EMPLOYER (IF LESS THAN 1 YEAR WITH CURRENT EMPLOYER/RETIRED/UNEMPLOYED) 如现职工作少于1年/已退休/未受雇, 请填写前任职资料	
DESIGNATION 职位	LENGTH OF SERVICE 受雇年资	DESIGNATION 职位	LENGTH OF SERVICE 受雇年资

FINANCIAL COMMITMENTS 财务情况

PLEASE LIST OUT ALL OUTSTANDING LOANS AND / OR LOANS THAT THE APPLICANT IS APPLYING FOR OR HAS APPLIED FOR WITHIN SIX MONTHS (IF ANY), INCLUDING SECURED FACILITIES (EG HOME LOAN, CAR LOAN), UNSECURED CREDIT CARDS AND NON-CARD CREDIT FACILITIES. 请列出任何未偿还贷款和/或6个月内已申请或正在申请, 但还未获批的其他贷款 (如有), 包括担保抵押贷款 (例如房屋贷款, 汽车贷款), 无抵押信用卡以及无卡信用透支。

	APPLICANT		TYPE OF FACILITY	FINANCIAL INSTITUTION	COLLATERAL DETAILS (eg. PROPERTY ADDRESS)	OUTSTANDING PERIOD (YEARS)	INTEREST RATE	LOAN OUTSTANDING	MONTHLY REPAYMENT	
	MAIN	JOINT							AMOUNT/ CREDIT LIMIT	CASH
	主要申 请人	联名申 请人	授信种类	金融机构	质押资料 (例如产业地址)	剩余贷款期限	贷款利率	剩余贷款 \$	期款 (现金和公积金的分配) \$ \$	
1.	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	_____	_____	_____ %	_____	_____	_____
2.	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	_____	_____	_____ %	_____	_____	_____
3.	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	_____	_____	_____ %	_____	_____	_____
4.	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	_____	_____	_____ %	_____	_____	_____
5.	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	_____	_____	_____ %	_____	_____	_____
ARE YOU A GUARANTOR? 是否为他人债务担保人?		MAIN APPLICANT 主要申请人: <input type="checkbox"/> YES 是 <input type="checkbox"/> NO 否			IF YES, PLEASE STATE DETAILS 若是, 请注明详情: _____					
		JOINT APPLICANT 联名申请人: <input type="checkbox"/> YES 是 <input type="checkbox"/> NO 否			IF YES, PLEASE STATE DETAILS 若是, 请注明详情: _____					

DETAILS OF PROPERTY TO BE MORTGAGED 拟抵押产业之概况

ADDRESS OF PROPERTY 产业地址 Postal Code 邮编 _____	PRIVATE PROPERTY TYPE 私人产业种类: <input type="checkbox"/> BUNGALOW 独立式洋房 <input type="checkbox"/> SEMI-DETACHED 半独立式洋房 <input type="checkbox"/> TERRACE 排屋 <input type="checkbox"/> CONDOMINIUM 私人公寓 <input type="checkbox"/> TOWN-HOUSE 小型公寓 <input type="checkbox"/> APARTMENT 公寓 <input type="checkbox"/> MAISONETTE 别墅 (NO. OF STOREYS 层数: _____) <input type="checkbox"/> OTHERS 其他: _____
NAME OF PERSON(S) WHO WILL BE THE OWNER(S) 业主姓名	HDB PROPERTY TYPE 政府组屋种类: <input type="checkbox"/> ROOM FLAT 房式组屋, MODEL 款式 _____ <input type="checkbox"/> EXECUTIVE FLAT 执行组屋 <input type="checkbox"/> EXEC.CONDO 执行共管公寓 <input type="checkbox"/> DBSS FLAT 私人组屋 <input type="checkbox"/> OTHERS 其他: _____
PURCHASE PRICE 购价: PURCHASE DATE 购买日期: CASH REBATE & OTHER INCENTIVES OFFERED BY DEVELOPER / VENDOR 发展商津贴申报: (please refer to item 8 of the declaration 请查询声明与协议第八条款): <input type="checkbox"/> YES 是 S\$ _____ <input type="checkbox"/> NO 否	COMMERCIAL PROPERTY TYPE 商业产业种类: <input type="checkbox"/> OFFICE UNIT 办公室单位 <input type="checkbox"/> SHOP UNIT 店铺单位 <input type="checkbox"/> SHOP CUM RESIDENTIAL UNIT 店铺兼住宅单位 <input type="checkbox"/> OTHERS 其他: _____
<input type="checkbox"/> FREEHOLD 永久地契 <input type="checkbox"/> LEASEHOLD 地契年限 _____ YEARS 年 COMMENCED SINCE 起始日期: _____ <input type="checkbox"/> COMPLETED 产业已完工 AGE OF PPROPERTY 屋龄: _____ YEARS 年 <input type="checkbox"/> UNDER CONSTRUCTION 产业未完工 EXPECTED TOP DATE 预期临时入伙证日期: _____	

PROPERTY SIZE: LAND AREA 地皮面积: _____ SQ M / SQ FT BUILT-IN-AREA 建筑面积: _____ SQ M / SQ FT

PURPOSE 产业用途: OWNER OCCUPATION 自住 INVESTMENT 投资

EXPECTED RENTAL (IF APPLICABLE) 预期的租金 (如有): S\$ _____

FOR ADDITIONAL LOAN FACILITIES 额外贷款需求, PLEASE SPECIFY LOAN PURPOSE 请注明贷款用途: _____

PROPERTY RENOVATED 产业装修: YES 是, IN YEAR 装修年份 _____ AMOUNT SPENT 费用 S\$ _____ NO 否

VALUATION AMOUNT 估价金额:	DATE OF VALUATION 估价日期:	VALUATION FIRM / NAME OF VALUERS 估价公司 / 估价者姓名:
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ADDRESS OF PROPERTY TO BE SOLD (FOR BRIDGING LOAN / CAPITAL REPAYMENT) 卖售产业的地址 (过渡性贷款/部分还款):

PRIVATE PROPERTY 私人产业 SELLING PRICE 售价 S\$ _____

1ST APPOINTMENT DATE (DD/MM/YYYY) 首次预约日期 (日/月/年) _____

HDB PROPERTY 政府组屋 OUTSTANDING LOAN 剩余贷款 S\$ _____

RESALE LEVY (IF ANY) 转售征收费 (如有) S\$ _____

SOURCE OF FUNDS FOR DOWNPAYMENT 我/我们首付款的资金来源为

I/WE DECLARE THE FOLLOWING INFORMATION ON MY/OUR SOURCE OF FUNDS FOR DOWNPAYMENT ON THE PROPERTY TO BE FINANCED
我/我们声明作为首付款的资金来源为:

EMPLOYMENT 工资收入 BUSINESS 生意收入 INHERITANCE / GIFT 继承财产 SAVINGS 储蓄 INVESTMENTS 投资回报 OTHERS (PLS SPECIFY) 其他

MY/OUR FINANCING REQUIREMENTS 我/我们的贷款需求

	LOAN AMOUNT 贷款金额	LOAN PERIOD 贷款期限
1) MORTGAGE LOAN 产业贷款:	S\$ _____	_____ YRS 年
2) TERM LOAN 定期贷款:	S\$ _____	_____ YRS 年
3) BRIDGING LOAN 过渡性贷款:	S\$ _____	_____ MTHS 月
4) OVERDRAFT 透支贷款:	S\$ _____	
5) RENOVATION LOAN 装修贷款:	S\$ _____	_____ YRS 年

FOR TERM LOAN & OVERDRAFT, PLEASE STATE PURPOSE 定期贷款/透支贷款, 请注明用途:

CHOICE OF INTEREST RATE STRUCTURE 利率配套

FIXED 固定 FLOATING 浮动 SOR 挂钩 SIBOR 挂钩 OTHERS 其他 _____

LAW FIRM (SUBJECT TO APPROVAL) 律师事务所(待银行批准): SOLICITOR NAME 律师姓名: _____

CPF DETAILS 公积金资料 (PLEASE ATTACH RELEVANT CPF STATEMENTS 请附上相关文件)

DO YOU INTEND TO USE YOUR CPF 是否利用公积金? YES 是 NO 否

- INITIAL LUMP SUM WITHDRAWAL 初始一次性提款 S\$ _____

- MONTHLY WITHDRAWAL (FOR INSTALMENT SERVICING) 每月还款 S\$ _____

- STAMP / LEGAL FEES 印花税/律师费 S\$ _____

FOR RE-FINANCING CASES, PLEASE COMPLETE THIS SECTION 转押自其他借贷机构的房产, 请填写以下部分

NAME OF EXISTING FINANCIER 借贷机构名称: _____

OUTSTANDING TERM LOAN 剩余定期贷款: S\$ _____

OUTSTANDING HOUSING LOAN 剩余住房贷款: S\$ _____

CURRENT INTEREST RATE 当前利率 _____ % EXISTING OVERDRAFT LIMIT 现有透支贷款额度: S\$ _____

SIGNATURE OF MAIN APPLICANT 主要申请人签名: _____

DATE 日期: _____

SIGNATURE OF JOINT APPLICANT 联名申请人签名: _____

DATE 日期: _____

REFERRAL DETAILS 介绍详情

I/WE CONFIRM THAT I/WE HAVE BEEN REFERRED TO THE BANK FOR THIS MORTGAGE APPLICATION VIA ONE OF THE FOLLOWING. YOU MAY DISCLOSE TO THE INTRODUCER OR AGENT THAT I/WE HAVE MADE THIS APPLICATION AND WHETHER OR NOT IT HAS BEEN ACCEPTED. 我/我们确认此次按揭申请是由下述人员或经纪人介绍。贵行允许告知介绍人或经纪人贷款申请成功与否。

I/WE DECLARE AND WARRANT THAT THE PERSONAL DATA OF THE REFERRER THAT I/WE ARE PROVIDING BELOW TO BOC IS LEGITIMATE; THAT I AM/ WE ARE VALIDLY ACTING ON BEHALF OF THE REFERRER AND THAT I/WE HAVE THE AUTHORITY OF THE REFERRER TO PROVIDE THE REFERRER'S PERSONAL DATA TO BOC AND FOR BOC TO COLLECT, USE, DISCLOSE AND PROCESS SUCH PERSONAL DATA FOR PROCESSING MY/OUR APPLICATION AS STATED IN THIS FORM. 我/我们声明并保证所填写的介绍人个人资料的合法性; 资料是由介绍人自己提供的; 同时是准确而且是经过当事人允许的。贵行有权收集、使用、透露和处理该个人资料。

<input type="checkbox"/> MEMBER-GET-MEMBER 客户介绍	<input type="checkbox"/> MORTGAGE BROKER 中介公司 / AGENT 房屋经纪	<input type="checkbox"/> STAFF REFERRAL 员工介绍
FULL NAME OF REFERRER 介绍人姓名	FULL NAME OF COMPANY / AGENT 公司名称 / 房屋经纪姓名	FULL NAME OF STAFF 员工姓名
NRIC / PASSPORT NO. OF REFERRER 介绍人身份证/护照号码	BUSINESS REG. NO / NRIC / PASSPORT 公司注册号码/身份证/护照	<input type="checkbox"/> OTHER REFERRAL 其他介绍
CONTACT NO. OF REFERRER 介绍人联络号码	CONTACT NO. OF COMPANY / AGENT 中介公司 / 房屋经纪联络号码	

DO YOU WANT TO TALK TO US REGARDING MORTGAGE INSURANCE? 您是否希望得到房屋按揭保险的信息?

YES, PLEASE CONTACT ME. 是, 请联系我。 NO, THANK YOU. 否

SIGNATURE OF MAIN APPLICANT 主要申请人签名: _____

DATE 日期: _____

SIGNATURE OF JOINT APPLICANT 联名申请人签名: _____

DATE 日期: _____

APPLICANT(S) DECLARATION AND AGREEMENT 申请人声明与协议

TO THE BANK:

1. I/WE HEREBY DECLARE THAT ALL THE STATEMENTS, DOCUMENTS AND INFORMATION GIVEN IN THIS APPLICATION ARE TRUE, COMPLETE AND CORRECT IN ALL RESPECTS AND THAT I/WE HAVE NOT INTENTIONALLY OR WILFULLY WITHHELD ANY MATERIAL FACT.
2. I/WE REPRESENT AND WARRANT:
 - (i) I AM/WE ARE NOT IN DEFAULT IN THE PAYMENT OF OR PERFORMANCE OF ANY OF MY/OUR OBLIGATIONS FOR MONIES BORROWED BY ME/US FROM ANY LENDER.
 - (ii) I AM/WE ARE NOT (AN) UNDISCHARGED BANKRUPT(S).
 - (iii) THERE ARE NO CURRENT OR PENDING OR THREATENED LEGAL PROCEEDINGS OR BANKRUPTCY PROCEEDINGS AGAINST ME/US OR STATUTORY DEMANDS SERVED ON ME/US TO MY/OUR KNOWLEDGE.
 - (iv) NO DEBT REPAYMENT SCHEME UNDER THE BANKRUPTCY ACT (CHARTER 20) IS APPLICABLE TO ME/US.
3. I/WE HEREBY UNDERTAKE TO PAY ALL FEES IN CONNECTION WITH THE SURVEY AND VALUATION OF THE PROPERTY TO BE MORTGAGED, SUCH FEES BEING NOT REFUNDABLE REGARDLESS OF WHETHER THE APPLICATION IS APPROVED.
4. I/WE UNDERTAKE TO PAY ANY OUT-OF-POCKET EXPENSES AND/OR CHARGES INCURRED IN RELATION TO MY/OUR LOAN APPLICATION WHEN MY/OUR LOAN APPLICATION IS APPROVED.
5. I/WE HEREBY AUTHORISE YOU TO ENQUIRE FROM MY/OUR EMPLOYER(S), FOR THE PURPOSE OF THIS APPLICATION, ANY PARTICULARS OF MY/OUR EMPLOYMENT WITH MY/OUR EMPLOYER(S) AND TO OBTAIN AND VERIFY SUCH FURTHER INFORMATION ABOUT ME/US AS YOU MAY DEEM FIT AT YOUR DISCRETION.
6. I/WE AUTHORISE EACH AND EVERY FINANCIAL INSTITUTION WITH WHOM I/WE HAVE ANY ACCOUNT(S) AND THEIR OFFICIALS TO DIVULGE TO YOU ANY AND ALL INFORMATION WHATSOEVER REGARDING THE MONEY OR OTHER RELEVANT PARTICULARS OF MY ACCOUNT(S) AS YOU MAY FROM TIME TO TIME REQUEST.
7. I/WE HEREBY AUTHORISE YOU AND GIVE YOU CONSENT TO OBTAIN AND VERIFY ANY INFORMATION ABOUT ME/US AT YOUR DISCRETION AND I/WE CONSENT TO YOUR DISCLOSURE TO ANY THIRD PARTY (INCLUDING THE HOUSING AND DEVELOPMENT BOARD), ANY INFORMATION RELATING TO ME/US OR MY/OUR ACCOUNT, CREDIT FACILITIES AND AFFAIRS AS REQUIRED BY SUCH THIRD PARTY FROM TIME TO TIME. THIS CONSENT AND PROVISION SHALL SURVIVE THE TERMINATION OF ANY OR ALL OF MY/OUR ACCOUNTS OR FACILITIES WITH YOU AND/OR THE TERMINATION OF ANY RELATIONSHIP BETWEEN ME/US AND YOU FOR ANY REASON WHATSOEVER. FOR THE AVOIDANCE OF DOUBT, WHERE SUCH INFORMATION RELATES TO MY/OUR PERSONAL DATA, THE BANK'S COLLECTION, USE, DISCLOSURE AND/OR PROCESSING OF SUCH PERSONAL DATA WILL BE GOVERNED BY PARAGRAPH 22 BELOW.
8. IN RESPECT OF THE PROPERTY BEING PURCHASED AS IDENTIFIED ABOVE ("PROPERTY"), I/WE DECLARE AND CONFIRM THAT OTHER THAN AS DISCLOSED IN THIS APPLICATION, I/WE HAVE NOT:
 - (i) RECEIVED ANY FORM OF INCENTIVES INCLUDING DISCOUNTS, REBATE OR ANY OTHER BENEFIT FROM THE VENDOR OR ANY OTHER PARTY (INCLUDING THE PAYMENT OF LEGAL FEES OR STAMP FEES) WHICH HAS THE EFFECT OF REDUCING THE TRUE PURCHASE PRICE OF THE PROPERTY OR PART OF THE PROPERTY; OR
 - (ii) BEEN GRANTED ANY CREDIT FACILITY(IES) BY A FINANCIAL INSTITUTION (OTHER THAN YOU), BY A MONEYLENDER, BY THE VENDOR OR BY ANY OTHER PARTY FOR THE PURCHASE OF, OR OTHERWISE SECURED BY, THE PROPERTY OR PART OF THE PROPERTY.
9. I/WE DECLARE AND CONFIRM THE INTEREST IN RESPECT OF THE MORTGAGE LOAN OR ANY CREDIT FACILITY GRANTED RELATING TO THE PURCHASE OF THE PROPERTY IS NOT PAID OR PAYABLE BY THE VENDOR, ITS AGENT, NOMINEE OR ANY OTHER PERSON BY ARRANGEMENT WITH THE VENDOR, IRRESPECTIVE OF WHETHER PAYMENT IS MADE TO YOU OR ANY OTHER FINANCIAL INSTITUTION OR AS A BENEFIT TO ME/US, AND THE AMOUNT PAID OR PAYABLE.
10. I/WE DO NOT HAVE PRE-EXISTING CREDIT FACILITY(IES) FOR THE PURCHASE OF ANY OTHER RESIDENTIAL PROPERTY(IES) (IN MY/OUR NAME(S) OR JOINTLY WITH OTHER PERSON(S), AND OBTAINED FROM THE HOUSING AND DEVELOPMENT BOARD OR FROM ANY FINANCIAL INSTITUTION OR MONEYLENDER) AND ACCEPTED BY ME/US BUT HAVE YET TO BE DISBURSED.
11. I/WE DECLARE THAT THE PROPERTY TO BE MORTGAGED IS NOT OR WILL NOT BE ACQUIRED BY ME/US BY WAY OF GIFT OR UNFAIR PREFERENCE, OR AT AN UNDERVALUE.
12. I/WE DECLARE THAT THE PROPERTY TO BE MORTGAGE IS NOT AFFECTED BY THE HOUSING AND DEVELOPMENT BOARD'S SELECTIVE EN BLOCK REDEVELOPMENT SCHEME. (SERS).
13. MY/OUR SIGNING ON THIS APPLICATION SHALL CONSTITUTE MY/OUR WRITTEN CONSENT FOR ANY SUCH DISCLOSURES FOR THE PURPOSES OF SECTION 47 OF THE BANKING ACT OR ANY OTHER DISCLOSURE IMPOSED BY LAW.
14. I/WE JOINTLY AND SEVERALLY AGREE THAT I/WE SHALL EXECUTE SUCH FORMS, AGREEMENTS, FACILITY LETTERS AS MAY BE REQUIRED BY THE BANK BEFORE THE BANK'S OFFICE IN MY/OUR PREFERRED BRANCH DESIGNATED ABOVE UPON BEING NOTIFIED THAT MY/OUR APPLICATION HAS BEEN APPROVED BY THE BANK.
15. I/WE DECLARE THAT THE FUNDS OBTAINED FROM MY/OUR ADDITIONAL LOAN FACILITIES WILL NOT BE USED FOR THE PURCHASE OF RESIDENTIAL PROPERTY(IES) IN SINGAPORE.
16. I/WE UNDERSTAND THAT YOU RESERVE THE RIGHT TO DECLINE MY/OUR APPLICATION WITHOUT GIVING ANY REASON(S) OR EXPLANATION WHATSOEVER.
17. I/WE ACKNOWLEDGE AND AGREE THAT MY/OUR MORTGAGE LOAN SHALL BE SUBJECT TO THE BANK'S STANDARD TERMS & CONDITIONS GOVERNING FACILITIES SECURED BY MORTGAGED OF RESIDENTIAL PROPERTY AND/OR COMMERCIAL PROPERTY (AS MAY BE AMENDED, SUPPLEMENTED AND REPLACED FROM TIME TO TIME), INCLUDING THE PROVISIONS RELATING TO THE BANK'S COLLECTION, USE, DISCLOSURE AND/OR PROCESSING OF MY/OUR PERSONAL DATA AND ANY AMENDMENT AND ADDITION MADE THERETO FROM TIME TO TIME, AND FURTHER AGREE TO BE BOUND BY THE TERMS AND CONDITIONS STATED THEREIN.
18. I/WE, JOINTLY AND SEVERALLY AUTHORISE BOC TO DISCLOSE, OBTAIN AND/OR VERIFY ANY INFORMATION ABOUT ME/US IN ANY WAY AS BOC DEEMS FIT IN ITS ABSOLUTE DISCRETION (INCLUDING BUT NOT LIMITED TO CHECKS WITH ANY CREDIT BUREAU OF WHICH BOC IS A MEMBER OR SUBSCRIBER; DISCLOSURE OF INFORMATION TO THE HEAD OFFICE OF BOC, ANY BRANCHES, SUB-BRANCHES, SUBSIDIARIES, AFFILIATES, RELATED COMPANIES OR ASSOCIATED COMPANIES OF THE BANK OF CHINA LIMITED GROUP, WHETHER SITUATED IN SINGAPORE OR ELSEWHERE; DISCLOSURE OF INFORMATION TO ANY SERVICE PROVIDER, WHETHER SITUATED IN SINGAPORE OR ELSEWHERE, ENGAGED BY BOC OR THE BANK OF CHINA LIMITED GROUP AND AGENT OR THIRD PARTY SELECTED BY SUCH SERVICE PROVIDER FOR THE PURPOSE OF OR IN CONNECTION WITH PROVIDING SERVICES/PRODUCTS UNDER OR IN CONNECTION WITH BOC'S BUSINESS). THIS CONSENT OR AUTHORIZATION SHALL BE IN ADDITION TO AND SHALL NOT BE IN ANY WAY PREJUDICED OR AFFECTED BY ANY OTHER AGREEMENT, EXPRESSED OR IMPLIED, BETWEEN ME/US AND BOC WITH REGARD TO DISCLOSURE BY BOC OF ANY INFORMATION ABOUT ME/US NOR SHALL ANY OTHER AGREEMENT TO BE IN ANY WAY PREJUDICED OR AFFECTED BY THIS CLAUSE. FOR THE AVOIDANCE OF DOUBT, INFORMATION OR DATA HEREIN REFERRED SHALL INCLUDE INFORMATION OR DATA THAT BOC MAY OBTAIN FROM THIRD PARTIES SUCH AS ANY CREDIT BUREAU RECOGNISED BY THE MONETARY AUTHORITY OF SINGAPORE.
19. I/WE CONSENT TO THE BANK COLLECTING, USING AND/OR DISCLOSING MY/OUR PERSONAL DATA FOR ONE OR MORE OF THE FOLLOWING PURPOSES:
 - (i) CONSIDERING AND/OR PROCESSING THE APPLICANT'S APPLICATION/TRANSACTION WITH THE BANK;
 - (ii) FACILITATING, PROCESSING, DEALING WITH, ADMINISTERING, MANAGING AND/OR MAINTAINING MY/OUR RELATIONSHIP WITH THE BANK, INCLUDING BUT NOT LIMITED TO HANDLING FEEDBACK OR COMPLAINT;
 - (iii) CARRYING OUT MY/OUR INSTRUCTIONS OR RESPONDING TO ANY ENQUIRY GIVEN BY (OR PURPORTED TO BE GIVEN BY) ME/US OR ON EITHER OF OUR BEHALF;
 - (iv) CONTACTING ME/US OR COMMUNICATING WITH ME/US VIA PHONE/VOICE CALL, TEXT MESSAGE AND/OR FAX MESSAGE, EMAIL AND/OR POSTAL MAIL FOR THE PURPOSES OF ADMINISTERING AND/OR MANAGING MY/OUR RELATIONSHIP WITH THE BANK SUCH AS BUT NOT LIMITED TO COMMUNICATING INFORMATION TO ME/US RELATED TO THE MORTGAGE LOAN OR MORTGAGED PROPERTY. I/WE ACKNOWLEDGE AND AGREE THAT SUCH COMMUNICATION BY THE BANK COULD BE BY WAY OF THE MAILING OF CORRESPONDENCE, DOCUMENTS OR NOTICES TO ME/US, WHICH COULD INVOLVE DISCLOSURE OF CERTAIN PERSONAL DATA ABOUT ME/US TO BRING ABOUT DELIVERY OF THE SAME AS WELL AS ON THE EXTERNAL COVER OF ENVELOPES/MAIL PACKAGES;
 - (v) DEALING IN ANY MATTERS RELATING TO THE SERVICES AND/OR PRODUCTS WHICH ME/US AND ARE ENTITLED TO UNDER ANY CONTRACT WITH THE BANK INCLUDING PERFORMING THE CONTRACT;
 - (vi) CARRYING OUT CREDIT CHECKS, DUE DILIGENCE OR OTHER SCREENING ACTIVITIES (INCLUDING BACKGROUND CHECKS) IN ACCORDANCE WITH LEGAL OR REGULATORY OBLIGATIONS OR THE BANK'S RISK MANAGEMENT PROCEDURES THAT MAY BE REQUIRED BY LAW OR THAT MAY HAVE BEEN PUT IN PLACE BY THE BANK;
 - (vii) TO PREVENT OR INVESTIGATE ANY FRAUD, UNLAWFUL ACTIVITY OR OMISSION OR MISCONDUCT, WHETHER RELATING TO MY/OUR RELATIONSHIP WITH THE BANK OR ANY OTHER MATTER ARISING FROM MY/OUR RELATIONSHIP WITH THE BANK, AND WHETHER OR NOT THERE IS ANY SUSPICION OF THE AFOREMENTIONED;
 - (viii) COMPLYING WITH OR AS REQUIRED BY ANY APPLICABLE LAW, GOVERNMENTAL OR REGULATORY REQUIREMENTS OF ANY RELEVANT JURISDICTION, INCLUDING MEETING THE REQUIREMENTS TO MAKE DISCLOSURE UNDER THE REQUIREMENTS OF ANY LAW BINDING ON THE BANK AND/OR FOR THE PURPOSES OF ANY GUIDELINES ISSUED BY REGULATORY OR OTHER AUTHORITIES, WHETHER IN SINGAPORE OR ELSEWHERE, WITH WHICH THE BANK IS EXPECTED TO COMPLY;
 - (ix) COMPLYING WITH OR AS REQUIRED BY ANY REQUEST OR DIRECTION OF ANY GOVERNMENTAL AUTHORITY; OR RESPONDING TO REQUESTS FOR INFORMATION FROM PUBLIC AGENCIES, MINISTRIES, STATUTORY BOARDS OR OTHER SIMILAR AUTHORITIES (INCLUDING BUT NOT LIMITED TO THE MONETARY AUTHORITY OF SINGAPORE, INSOLVENCY & PUBLIC TRUSTEE'S OFFICE, COMMERCIAL AFFAIRS DEPARTMENT AND COURTS). FOR THE AVOIDANCE OF DOUBT, THIS MEANS THAT BOC MAY/WILL DISCLOSE MY/OUR PERSONAL DATA TO THE AFOREMENTIONED PARTIES UPON THEIR REQUEST OR DIRECTION;
 - (x) CONDUCTING RESEARCH, ANALYSIS AND DEVELOPMENT ACTIVITIES (INCLUDING BUT NOT LIMITED TO DATA ANALYTICS, SURVEYS AND/OR PROFILING) TO IMPROVE THE BANK'S SERVICES AND FACILITIES IN ORDER TO ENHANCE MY/OUR RELATIONSHIP WITH THE BANK OR FOR MY/OUR BENEFIT, OR TO IMPROVE ANY OF THE BANK'S PRODUCTS OR SERVICES FOR MY/OUR BENEFIT;

APPLICANT(S) DECLARATION AND AGREEMENT 申请人声明与协议 (Contd.)

- (xi) STORING, HOSTING, BACKING UP (WHETHER FOR DISASTER RECOVERY OR OTHERWISE) OF MY/OUR PERSONAL DATA, WHETHER WITHIN OR OUTSIDE SINGAPORE;
- (xii) FINANCIAL REPORTING, REGULATORY REPORTING, MANAGEMENT REPORTING, RISK MANAGEMENT (INCLUDING MONITORING RISK EXPOSURE) AUDIT, RECORD KEEPING PURPOSES, AND;
- (xiii) PURPOSES WHICH ARE REASONABLY RELATED TO THE AFORESAID.

SIGNATURE OF MAIN APPLICANT 主要申请人签名: _____

SIGNATURE OF JOINT APPLICANT 联名申请人签名: _____

DATE 日期: _____

DATE 日期: _____

MORTGAGOR(S) DECLARATION (IF MORTGAGOR(S) IS/ARE DIFFERENT FROM APPLICANT(S))
申请人声明与协议

TO THE BANK:

1. I/WE HEREBY DECLARE THAT ALL THE STATEMENTS, DOCUMENTS AND INFORMATION GIVEN IN THIS APPLICATION ARE TRUE, COMPLETE AND CORRECT IN ALL RESPECTS AND THAT I/WE HAVE NOT INTENTIONALLY OR WILFULLY WITHHELD ANY MATERIAL FACT.
2. I/WE REPRESENT AND WARRANT:
 - (i) I AM/WE ARE NOT IN DEFAULT IN THE PAYMENT OF OR PERFORMANCE OF ANY OF MY/OUR OBLIGATIONS FOR MONIES BORROWED BY ME/US FROM ANY LENDER.
 - (ii) I AM/WE ARE NOT (AN) UNDISCHARGED BANKRUPT(S).
 - (iii) THERE ARE NO CURRENT OR PENDING OR THREATENED LEGAL PROCEEDINGS OR BANKRUPTCY PROCEEDINGS AGAINST ME/US OR STATUTORY DEMANDS SERVED ON ME/US TO MY/OUR KNOWLEDGE.
 - (iv) NO DEBT REPAYMENT SCHEME UNDER THE BANKRUPTCY ACT (CHARTER 20) IS APPLICABLE TO ME/US.
3. MY/OUR SIGNING ON THIS APPLICATION SHALL CONSTITUTE MY/OUR WRITTEN CONSENT FOR ANY SUCH DISCLOSURES FOR THE PURPOSES OF SECTION 47 OF THE BANKING ACT OR ANY OTHER DISCLOSURE IMPOSED BY LAW.
4. I/WE CONSENT TO THE BANK COLLECTING, USING AND/OR DISCLOSING MY/OUR PERSONAL DATA FOR ONE OR MORE OF THE FOLLOWING PURPOSES:
 - (i) CONSIDERING AND/OR PROCESSING THE APPLICANT'S APPLICATION/TRANSACTION WITH THE BANK;
 - (ii) FACILITATING, PROCESSING, DEALING WITH, ADMINISTERING, MANAGING AND/OR MAINTAINING MY/OUR RELATIONSHIP WITH THE BANK, INCLUDING BUT NOT LIMITED TO HANDLING FEEDBACK OR COMPLAINT;
 - (iii) CARRYING OUT MY/OUR INSTRUCTIONS OR RESPONDING TO ANY ENQUIRY GIVEN BY (OR PURPORTED TO BE GIVEN BY) ME/US OR ON EITHER OF OUR BEHALF;
 - (iv) CONTACTING ME/US OR COMMUNICATING WITH ME/US VIA PHONE/VOICE CALL, TEXT MESSAGE AND/OR FAX MESSAGE, EMAIL AND/OR POSTAL MAIL FOR THE PURPOSES OF ADMINISTERING AND/OR MANAGING MY/OUR RELATIONSHIP WITH THE BANK SUCH AS BUT NOT LIMITED TO COMMUNICATING INFORMATION TO ME/US RELATED TO THE MORTGAGE LOAN OR MORTGAGED PROPERTY. I/WE ACKNOWLEDGE AND AGREE THAT SUCH COMMUNICATION BY THE BANK COULD BE BY WAY OF THE MAILING OF CORRESPONDENCE, DOCUMENTS OR NOTICES TO ME/US, WHICH COULD INVOLVE DISCLOSURE OF CERTAIN PERSONAL DATA ABOUT ME/US TO BRING ABOUT DELIVERY OF THE SAME AS WELL AS ON THE EXTERNAL COVER OF ENVELOPES/MAIL PACKAGES;
 - (v) DEALING IN ANY MATTERS RELATING TO THE SERVICES AND/OR PRODUCTS WHICH ME/US AND ARE ENTITLED TO UNDER ANY CONTRACT WITH THE BANK INCLUDING PERFORMING THE CONTRACT;
 - (vi) CARRYING OUT CREDIT CHECKS, DUE DILIGENCE OR OTHER SCREENING ACTIVITIES (INCLUDING BACKGROUND CHECKS) IN ACCORDANCE WITH LEGAL OR REGULATORY OBLIGATIONS OR THE BANK'S RISK MANAGEMENT PROCEDURES THAT MAY BE REQUIRED BY LAW OR THAT MAY HAVE BEEN PUT IN PLACE BY THE BANK;
 - (vii) TO PREVENT OR INVESTIGATE ANY FRAUD, UNLAWFUL ACTIVITY OR OMISSION OR MISCONDUCT, WHETHER RELATING TO MY/OUR RELATIONSHIP WITH THE BANK OR ANY OTHER MATTER ARISING FROM MY/OUR RELATIONSHIP WITH THE BANK, AND WHETHER OR NOT THERE IS ANY SUSPICION OF THE AFOREMENTIONED;
 - (viii) COMPLYING WITH OR AS REQUIRED BY ANY APPLICABLE LAW, GOVERNMENTAL OR REGULATORY REQUIREMENTS OF ANY RELEVANT JURISDICTION, INCLUDING MEETING THE REQUIREMENTS TO MAKE DISCLOSURE UNDER THE REQUIREMENTS OF ANY LAW BINDING ON THE BANK AND/OR FOR THE PURPOSES OF ANY GUIDELINES ISSUED BY REGULATORY OR OTHER AUTHORITIES, WHETHER IN SINGAPORE OR ELSEWHERE, WITH WHICH THE BANK IS EXPECTED TO COMPLY;
 - (ix) COMPLYING WITH OR AS REQUIRED BY ANY REQUEST OR DIRECTION OF ANY GOVERNMENTAL AUTHORITY; OR RESPONDING TO REQUESTS FOR INFORMATION FROM PUBLIC AGENCIES, MINISTRIES, STATUTORY BOARDS OR OTHER SIMILAR AUTHORITIES (INCLUDING BUT NOT LIMITED TO THE MONETARY AUTHORITY OF SINGAPORE, INSOLVENCY & PUBLIC TRUSTEE'S OFFICE, COMMERCIAL AFFAIRS DEPARTMENT AND COURTS). FOR THE AVOIDANCE OF DOUBT, THIS MEANS THAT BOC MAY/WILL DISCLOSE MY/OUR PERSONAL DATA TO THE AFOREMENTIONED PARTIES UPON THEIR REQUEST OR DIRECTION;
 - (x) CONDUCTING RESEARCH, ANALYSIS AND DEVELOPMENT ACTIVITIES (INCLUDING BUT NOT LIMITED TO DATA ANALYTICS, SURVEYS AND/OR PROFILING) TO IMPROVE THE BANK'S SERVICES AND FACILITIES IN ORDER TO ENHANCE MY/OUR RELATIONSHIP WITH THE BANK OR FOR MY/OUR BENEFIT, OR TO IMPROVE ANY OF THE BANK'S PRODUCTS OR SERVICES FOR MY/OUR BENEFIT;
 - (xi) STORING, HOSTING, BACKING UP (WHETHER FOR DISASTER RECOVERY OR OTHERWISE) OF MY/OUR PERSONAL DATA, WHETHER WITHIN OR OUTSIDE SINGAPORE;
 - (xii) FINANCIAL REPORTING, REGULATORY REPORTING, MANAGEMENT REPORTING, RISK MANAGEMENT (INCLUDING MONITORING RISK EXPOSURE) AUDIT, RECORD KEEPING PURPOSES, AND;
 - (xiii) PURPOSES WHICH ARE REASONABLY RELATED TO THE AFORESAID.

SIGNATURE OF MORTGAGOR 业主签名: _____

SIGNATURE OF JOINT MORTGAGOR 联名业主签名: _____

DATE 日期: _____

DATE 日期: _____

FOR BANK USE 银行专用

VALUATION	VALUER	VALUATION DATE	SOURCE CODE
FACILITIES TO BE RECOMMENDED & INTEREST RATES	ADDITIONAL REMARKS		STAFF CODE

To : Bank of China Limited
Singapore Branch

Re : Mortgage of _____ ("the Property")

I/We (jointly and severally) declare and confirm:

- (a)* I am/We are applying for the Housing Loan for;
 my/our own use
OR
 the benefit of any other party
- (b)* I/We have received a discount, rebate or any other benefit of S\$ _____;
OR
 I/We have not have received a discount, rebate or any other benefit;
from the vendor or any other party (including the vouchers, payment of legal fees or stamp fees) which has the effect of reducing the true purchase price of the Property or part of the Property.
- (c) The interest in respect of the Housing Loan or any credit facility granted relating to the purchase of the Property ^is / is not paid or payable by the vendor, its agent, nominee or any other person by arrangement with the vendor, irrespective of whether payment is made to you or any other financial institution or as a benefit to me/us, and the amount paid or payable.
- (d)* I/We have been granted credit facility(ies) of S\$ _____ by a financial institution (other than you); or of S\$ _____ by the vendor; or of S\$ _____ by a moneylender or of S\$ _____ by any other party for the purchase of, or otherwise secured by, the Property or part of the Property;
OR
 I/We have not been granted any credit facility(ies) by a financial institution (other than you), by a moneylender, by the vendor or by any other party for the purchase of, or otherwise secured by, the Property or part of the Property.
- (e)* I/We have pre-existing credit facility(ies) for the purchase of any other Residential Property(ies) (either in my/our name(s) or jointly with other person(s), and obtained from the HDB or from any financial institution or moneylender) and accepted by me/us but have yet to be disbursed;
OR
 I/We do not have pre-existing credit facility(ies) for the purchase of any other Residential Property(ies) (in my/our name(s) or jointly with other person(s), and obtained from the HDB or from any financial institution or moneylender) and accepted by me/us but have yet to be disbursed.
- (f)** I/We have an outstanding credit facility for my existing Residential Property and I/we am/are obtaining the Housing Loan for direct purchase of a second Residential Property being a HDB Flat or an EC from a Property Developer and owning only one existing Residential Property (with an outstanding credit facility at the time of applying for Housing Loan for the purchase of the second Residential Property)
- I/We hereby declare that I/we will be the owner (either in my/our name(s) or jointly with other person(s)) of the second Residential Property and I/we do not own any other Residential Property (either in my/our name(s) or jointly with other person(s)/entity(ies)) other than the existing Residential Property.
- I/We will take steps to sell the existing Residential Property and I/we undertake to provide the Bank a copy of the undertaking signed by me/us to the HDB committing to complete the sale of the existing Residential Property within the period stipulated in the undertaking.

(g)** I/We have an outstanding credit facility for my existing Residential Property and I/we am/are obtaining the Housing Loan for the purchase of a Residential Property (which is not EC or HDB Flat) and I/we hereby undertake that

Before the disbursement of the Housing Loan, I/we shall discharge all outstanding credit facilities on existing Residential Property for the purchase of such other Residential Property (which is a private property or an EC) by providing the Bank an evidence of the said discharge and I/we shall provide a copy of the sale and purchase agreement signed by me/us, as the seller and the purchaser of such other Residential Property, as well as a certificate from IRAS showing that stamp duty has been paid on the signed agreement;

OR

Before the disbursement of the Housing Loan, I/we shall discharge all outstanding credit facilities for the purchase of such other Residential Property (which is HDB Flat) by providing the Bank an evidence of the said discharge and I/we shall provide a copy of the letter from the HDB approving the sale of the HDB Flat.

(h)** In the case where the Housing Loan applied for is on purchase of a Replacement Property (as defined below):

I/We hereby declare that my/our property at _____ has been acquired under the Land Acquisition Act (Chapter 152). I/We undertake to produce the Notice of Land Acquisition (issued under Section 8 of the Land Acquisition Act) as evidence of acquisition of my/our property.

I/We hereby declare to replace my/our acquired property, I am/we are purchasing property at _____ ("Replacement Property").

I/We have not declared any property, other than the Replacement Property, as being purchased to replace the property acquired under the Land Acquisition Act (Chapter 152).

I/We understand that the Bank has the right to withdraw the Housing Loan should any part of this declaration be untrue, or ceases to be true.

*** Please tick accordingly.**

**** Please tick accordingly, if applicable.**

^ Please delete whichever is not applicable.

Note:

The term "moneylender" is as defined in section 2 of the Moneylenders Act (Cap. 188)

The term "Residential Property" and "Property Developer" are as defined in Monetary Authority of Singapore Notice 632.

The term "EC" means housing accommodation provided under the executive condominium scheme as defined in Section 2 of the Executive Condominium Housing Scheme Act (Chapter 99A).

Signature of Main Applicant

Signature of Joint Applicant

Date:

Date: