

# Business Property Loan Facility Request Form

Standard Chartered Bank (Singapore) Limited

## How to fill in this form

- ✓ Please use **BLOCK LETTERS** to complete this form
- ✓ Leave boxes blank if they do not apply to you
- ✓ All sections are compulsory unless otherwise stated
- ✓ If you make a mistake, please print a fresh page
- ✓ Please keep a copy of this form together with the relevant terms and conditions for your record

## 1 Borrower Information

Name of Entity ( <i>insert FULL legal name exactly as it appears in the constitutional documents</i> )		Country of Incorporation	
Registered Business Address ( <i>optional</i> )		Date of Incorporation (dd/mm/yyyy)	
City/State/Country		Years In Operation	
Postal Code		Company/ Business Registration Number	
Registered Address same as	Operating Address Mailing Address Both Operating and Mailing Address Not Applicable	GST/Tax Reference Number ( <i>optional</i> )	
Operating Address ( <i>optional</i> )		Number of Employees ( <i>including owners</i> )	
City/State/Country		Customer Base ( <i>optional</i> )	Business Customers Individual Customers
Postal Code		<b>Constitution/Legal Status</b>	
Mailing Address		Sole Proprietorship	
City/State/Country		Unlimited Partnership	
Postal Code		Limited Partnership	
Business Premise is	Self-Owned Fully Paid Up Rented	Society/Association/Club/Religious Organisation	
Office Telephone Number		Limited Liability Company	
Office Fax Number ( <i>optional</i> )		Others ( <i>please specify</i> )	
Website ( <i>optional</i> )		_____	
		_____	
		_____	

Contact Person's Name ( <i>insert FULL legal name exactly as it appears in the constitutional documents</i> )	Designation of Contact Person
Contact Details	Mobile
E-mail	Fax

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## 3 Group Company Information

Is Borrower part of a Group <sup>3</sup> companies?	Yes	No
Estimated Group Annual Sales Turnover (S\$) (if applicable)		

<sup>3</sup> A Borrower is deemed to be part of a Group if it meets any one of the following criteria:

- Such Group has 20% or more direct or indirect shareholding in the Borrower;
- The same individual has ultimate ownership interest (20% or more by shareholding) in both the Borrower and Group, even if there is no formal group structure;
- There is at least one common director who is actively involved in the day-to-day management of both the Borrower and the Group;
- There are cross guarantees in place between the Borrower and other entities in the Group;
- The parties are so interconnected that the financial soundness of the Borrower affects the financial soundness of the Group; or
- Economic dependence exists between the Borrower and other counterparties in the Group, to the extent they represent a single risk (for example, the Borrower relies on a single entity for the bulk of its sales).

## 4 Nature of Business/Business Activity

Major Business Activity/Nature of Business	Manufacturing	Wholesale Commerce	Trading	Import/Export
	Logistics and Transportation	Services	Professional Firms	Retail Commerce
	Commission Agents	Financial	Consultant	
	Others (please specify)			
Sources of Gross Monthly Income	Financial Assets	Rental	Operating Business Income	Not Applicable

## 5 Relevant Credit Facilities and Arrangements

(as defined in paragraph 18 of Section 8: Declaration) (of Corporate Borrower) - Indicate NA if not applicable.

Please fill up details of all of your Relevant Credit Facilities and Arrangements (including (a) Relevant Credit Facilities and Arrangements that have been disbursed but not fully repaid, (b) Relevant Credit Facilities and Arrangements that have not been disbursed, and (c) applications for Relevant Credit Facilities and Arrangements that are pending approval) in this section, and submit documents providing details of these credit facilities and arrangements. Lender includes the Housing Development Board, any financial institution, licensed moneylender, vendor of residential property, and or any other party/source from whom you obtained financing with whom you have entered into a hire-purchase arrangement under a Hire-Purchase Agreement (defined in paragraph 18(c) of Section 8: Declaration). If there is insufficient space in this section, please click "Add Page" button for a fresh page.

Name of Lender				Facility Type	
Monthly Repayment					
<b>Facility Details</b>					
Interest Rate	p.a.	Credit Limit		Outstanding Amount	
Remaining Tenor	months	Undisbursed Amount		Security Type	
Name of Lender				Facility Type	
Monthly Repayment					
<b>Facility Details</b>					
Interest Rate	p.a.	Credit Limit		Outstanding Amount	
Remaining Tenor	months	Undisbursed Amount		Security Type	
Name of Lender				Facility Type	
Monthly Repayment					
<b>Facility Details</b>					
Interest Rate	p.a.	Credit Limit		Outstanding Amount	
Remaining Tenor	months	Undisbursed Amount		Security Type	

Signature of Approving Signatory	Signature of Approving Signatory	S.V.

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## 6A Personal Details of Principal/Director/Partner(s)/Sole Proprietor/Guarantor/Mortgagor

Application Selection	Principal/Director 1	Guarantor 1	Mortgagor 1		
	Principal/Director 2/3/4	Guarantor 2/3/4	Mortgagor 2/3/4		
Name of Corporate Guarantor <i>(insert FULL legal name exactly as it appears in the constitutional documents)</i>					
Mortgagor	Yes	No			
Full Name as in NRIC/Passport	Dr	Mr	Mrs	Ms	Mdm
NRIC/Passport No.			Date of Birth (dd/mm/yyyy)		
Relationship to Principal/Director 1 <i>(Please leave this field blank if you are the Principal/Director 1)</i>					
Marital Status	Single	Married	Divorced	Widowed	
Highest Education	Post Graduate	Bachelor	Diploma	A-Level	Secondary & Below
	Other <i>(please specify)</i>				
Residential Address					
City/State/Country					
Postal Code					
Mailing Address <i>(if different from residential address)</i>					
City/State/Country					
Postal Code					
Residence Ownership Type	Self-Owned	Fully Paid Up	Mortgaged		
	Rented	Other <i>(please specify)</i>			
Contact Details	Office			Mobile	
	E-mail			Fax	

## 6B Employment and Income Information

Please submit documents (including your latest available statements from the CPF Board and IRAS in addition to any other documents) providing details of the source(s) of income selected below, details of your current employment and monthly income.

Sources of Gross Monthly Income	Fixed Income (e.g. Salary)	Fixed and Variable (e.g. Salary and Bonus)	Variable Income (e.g. Commission, Bonus, Allowance or Business)	Eligible Financial Assets	Rental
Current Employer/Company Name					
Employment Type	Self Employed	Salaried	Commission Based	Unemployed	
Length of Service	years	months			
Business Type	Public Company	MNC	SME	Government	Uniformed Group
	Other <i>(please specify)</i>				
Major Business Activity/ Nature of Business	Banking/Finance	Service	Manufacturing	Construction	
	Other <i>(please specify)</i>				
Previous Employer/Company Name * * Required if current employment is less than one year					
Length of Service	years	months			

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## 6C Relevant Credit Facilities and Arrangements

(as defined in paragraph 18 of Section 8: Declaration) (of Principal/Director/Partner(s)/Sole Proprietor/Guarantor/Mortgagor, in your own name or jointly with another party or as a guarantor). Indicate NA if not applicable.

Please fill up details of all of your credit facilities and arrangements (including (a) credit facilities and arrangements that have been disbursed but not fully repaid, (b) credit facilities and arrangements that have not been disbursed, (c) applications for credit facilities and arrangements that are pending approval and (d) credit facilities and arrangements for which you are and/or have agreed to stand as a guarantor (whether solely or jointly with any other person/entity), whether the credit facilities have been disbursed or whether the application(s) for such credit facilities is/are pending approval) in this section, and submit documents providing details of these credit facilities and arrangements. Lender includes the Housing Development Board, any financial institution, licensed moneylender, vendor of residential property, and or any other party/ source from whom you obtained financing with whom you have entered into a hire-purchase arrangement under a Hire-Purchase Agreement (defined in paragraph 18(c) of Section 8: Declaration). If there is insufficient space in this section, please click "Add Page" button for a fresh page.

Relevant Credit Facilities and Arrangements for **Principal/Director 1** **Guarantor 1** **Mortgagor 1** **Principal/Director 2/3/4** **Guarantor 2/3/4** **Mortgagor 2/3/4**

### Mortgage Facilities

Name of Lender			Facility Type	
Monthly Repayment				
Property Address Development and Unit (including property outside Singapore)				
<b>Facility Details</b>				
Interest Rate		p.a.	Outstanding Amount	
Undisbursed Amount			Remaining Tenor	months

### Secured Revolving Credit Facilities

Name of Lender			Facility Type	Secured Credit Card Secured Overdraft Other (please specify)
Monthly Repayment				
<b>Facility Details</b>				
Interest Rate		p.a.	Outstanding Amount	Credit Limit
Remaining Tenor			months	Security Type

### Unsecured Revolving Credit Facilities

Name of Lender			Facility Type	Credit Card Line of Credit Other (please specify)
Monthly Repayment				
<b>Facility Details</b>				
Interest Rate		p.a.	Outstanding Amount	Credit Limit
Remaining Tenor			months	

### Any Other Credit Facility

Name of Lender			Facility Type	Car Loan/Hire Purchase Agreement Share Financing Loan Personal Loan Other (please specify)
Monthly Repayment				
<b>Facility Details</b>				
Interest Rate		p.a.	Outstanding Amount	Credit Limit
Remaining Tenor			months	Undisbursed Amount

# Business Property Loan Facility Request Form

## 7 Details of Mortgage Property

Mortgage Property Address					
City/State/Country					
Postal Code					
Tenure of Property	Freehold	Leasehold	years wef	(yyyy)	
Construction Stage	Completed in	(yyyy)	BUC T.O.P expected	(yyyy)	
Property Size	Land Area (sq ft)	Built in Area (sq ft)	No. of Storeys (for landed only)		
Purpose	Owner Occupied Others including for the benefit of any other party <i>(please specify)</i>	Investment	Vacant	Tenanted	
Name of Occupants of Property					
Actual Usage of Property <i>(to include usage of each level if there are more than 1 floors)</i>					
Industrial Property	Flatted Factory	Ramp-up Factory	Showroom on 1st floor of multi-storey building		
	Flatted Warehouse	Standalone Factory (Terrace, Semi or Detached)			
Private Residential Property	Bungalow	Semi-D	Corner Terrace	Intermediate Terrace	Townhouse
	Apartment	Condo	Executive Condo		
Commercial Property	Office Unit	Retail Shop Unit	HDB Shophouse	HDB Shop Unit	Medical Suite
	Shophouse with Temporary Occupation Permit ≤ 40 years			Coffeeshop/Eating House/Restaurant/Café	
	Shophouse with Temporary Occupation Permit > 40 years			Shops located in Industrial estate	

## New Purchase

Purchase Price		
Source of Downpayment	From Savings	From the Sale of

### Applicable for Residential Properties Only

Benefits In relation to financing of the Mortgaged Residential Property, have you or any other person received any discounts, rebates, benefits, vouchers, subsidies, and/or incentives (including the payment of legal or stamp fees) which have the effect of reducing the true purchase price of the Mortgaged Residential Property, from any party?	No	Yes <i>(please specify)</i>
		_____

Interest In relation to financing of the Mortgaged Residential Property, have you or any other person been paid or will be paid any interest in respect of any credit facility relating to the Mortgaged Residential Property by any party?	No	Yes <i>(please specify)</i>
		_____

### Applicable for Non Residential Properties Only

Any Discount(s), Rebate(s), Voucher(s), Subsidy(ies), and/or incentives received from the Vendor of the Property?	No	Yes <i>(please specify)</i>
		_____

## Refinance/Equity Loan

From (Bank)			
<b>Existing Loan Granted</b>	<b>Amount Outstanding</b>		
Term Loan	Term Loan		
Equity Loan	Equity Loan		
Overdraft Limit	Overdraft Usage		
	Undrawn Loan		
Current Monthly Instalment			
CPF Withdrawn to Date			

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## 8 Declaration

1. Without prejudice to Standard Chartered Bank (Singapore) Limited's (the "Bank") rights to disclose information relating to its customers under common law, Banking Act (as amended or re-enacted from time to time) or otherwise, I/we consent and/or authorise the Bank to disclose in its absolute discretion as the Bank deems fit any information and particulars relating to the Borrower, the Principal(s), the Partner(s), the Director(s), the Guarantor(s) and my/our account and dealing relationships with the Bank, including but not limited to details of facilities, transactions undertaken and balances and positions with the Bank to:
  - a. any person participating in the provision to the Bank, the Bank's agents, insurers, contractors, professional advisors, outsourced agents appointed by the Bank, or any other third party service provider, of services (including, but not limited to the making, printing, storing, mailing of cheques and chequebooks, stationery, envelopes, cards, labels, mailers or any other documents or items containing any of my/our information, sending of messages to me/us by way of the short message service (SMS), debt collection and professional, management, administrative, delivery, ATM, electronic, telecommunications, computer, payment, collections, security, investigation, clearing, credit reference, marketing, checking services, promoting any products or services) whether in Singapore or outside Singapore, under or in connection with the my/our account or the Bank's business;
  - b. the police or other public officers conducting an investigation in connection with any offence;
  - c. insurance companies, banks, financial institutions or credit or charge card companies;
  - d. Credit Bureau (Singapore) Pte Ltd and any other credit bureau of which the Bank is or may become a member or subscriber, and shall include, where applicable, its officers, directors, shareholders, employees and agents;
  - e. any other person, regulatory, supervisory or other government authority or body, court of law or tribunal whatsoever, in Singapore or any other jurisdiction, for any purpose whatsoever, where such disclosure is required by law, regulation, judgment or order of court or order of any other tribunal;
  - f. the Bank's head office, branches, representative offices, subsidiaries, related corporations or affiliates (including their employees, officers, agents, servants, correspondents, independent contractors or associates and duly appointed third party service providers), in Singapore or overseas;
  - g. any actual or potential assignees(s) or transferee(s) of the Bank;
  - h. any person(s) which the Bank and/or its officers, employees and agents consider in good faith is in the interest of the Bank to make such disclosure to; and the I/we hereby acknowledge that each of the above-mentioned entities or persons may at all times disclose my/our information to the Bank and to each other.
2. I/We consent to the Bank contacting me/us at the address, email address and phone numbers I/we have provided to the Bank, to give me/us information on other products and services that the Bank, or the Bank's strategic partners, may offer. I/We also hereby consent to the release and disclosure of my/our particulars on this form to the Bank's strategic partners (as selected by the Bank at its discretion) so that the Bank's said strategic partners may contact me/us directly through telephone, mail, electronic mail, fax and any other means to present and explain to me/us their financial/insurance products.
3. I/We confirm and agree that the Bank may give any information in connection with this application (including my/our personal information) to any service provider (whether located in or outside of Singapore) for the purposes of providing any service to me/us in connection with this application (including data processing).
4. I/We agree that the Bank may send by ordinary mail or other means at my/our sole risk any letter, cheques, drafts, issued in disbursement of any loan and all other documents and correspondence (collectively "personal information") addressed to me/us to any of my/our addresses on the Bank's records as the Bank may in its discretion select. Insofar as the personal information furnished to the Bank in connection with this application belongs to the Borrower, Principal, Partner, Director, Guarantor or their shareholder(s), agent(s), employee(s), director(s), officer(s), authorised person(s) or any other individual(s). I/We warrant that I/we have obtained their consent to the Bank's collection, holding, storing, use, processing, transfer, disclosure and reporting (directly or indirectly) to any third party of their personal information provided to the Bank in accordance with this form. Any personal information (i) will also be processed in line with the Bank's privacy statement available at [sc.com/sg/privacy](http://sc.com/sg/privacy); and (ii) may be used in accordance with the Bank's policies, terms and conditions or notices made available by the Bank to you from time to time. I/We agree that any risks (e.g. non-receipt or disclosure to any unauthorised third party) arising from the sending of the personal information will be fully borne by me/us and that the Bank will not be held responsible in any way for any losses that may be suffered by me/us as a result of the non-receipt or disclosure of the same to any unauthorised third party.
5. I/We agree that at my/our sole risk, the Bank is authorised but not obliged, to receive any instruction given by or over telephone, mobile telephone, telex, facsimile transmission, telegraph, cable, computer, email or any other electronic equipment, SMS from mobile telephone (collectively "Oral Instructions") from or purporting to be from me/us without separate verification by me/us as to the genuineness of the Oral Instructions.
6. The above authorisations will continue notwithstanding the loan not being approved or the account(s) opened.
7. I/We confirm that I am/we are not undischarged bankrupt and that there has not been any statutory demand served on me/us at the time of this application.
8. I/We declare that this application for the Mortgaged Property is for the purpose as indicated in Section 7 of this Business Property Loan Facility Request Form.
9. I/We declare that except as indicated in Section 7 of this application, and/or any other subsequent document submitted by me/us, no other discount, rebate, benefit, voucher, subsidy, and/or incentive howsoever named (including but not limited to payment of legal fees or stamp duty) ("Benefit"), which has the effect of reducing the true purchase price of the Mortgage Property, has been or will be received from the vendor or any other party. I/We undertake to notify you immediately upon I/we receiving or becoming entitled to or eligible for any other Benefit, and the amount of such Benefit and I/we understand that the quantum of the mortgage facility pursuant to this application may be adjusted accordingly.
10. I/We declare that except as indicated in this application, I/we do not have any outstanding housing loans with a financial institution or moneylender, or the Housing and Development Board for the purpose of financing any residential property in Singapore. This includes any housing loans I/we may have taken as a staff of a financial institution or where I am/we are acting as guarantor(s). Residential property includes private residential property, Executive Condominiums, HUDC flats, DBSS flats, HDB flats, regardless of whether it is completed or still under construction.
11. I/We declare that except as indicated in Section 6 of this application, I/we (either in my/our own name or jointly with another party) (if applicable, this also includes situation where I am/we are a sole proprietor or a partner to any partnership or beneficial owner of any private investment company or special purpose vehicle) do not have any other financial commitments and have not been granted any other credit facility and/or vendor's loan, for the purchase of or otherwise secured by the Mortgaged Property. Such other financial commitments, credit facility and/or vendor's loan may be obtained from Housing Development Board ("HDB"), any financial institution, moneylender, vendor of the Mortgaged Property or any other party/source. This includes any financial commitments I/we may have as a staff of a financial institution or where I am/we are acting as a guarantor.
12. I/We declare that except as indicated in Section 6 of this application, I/we (either in my/our name or jointly with another party) do not have any other financial commitments and have not been granted any other credit facility and/or vendor's loan, for the purchase of or otherwise secured by any other residential property. Such other financial commitments, credit facility and/or vendor's loan may be obtained from HDB, any financial institution, moneylender, vendor of any residential property or any other party/source. This includes any financial commitments I/we may have as a staff of a financial institution or where I am/we are acting as a guarantor. Residential property includes private residential property, Executive Condominiums, HUDC flats, DBSS flats, HDB flats, regardless of whether it is completed or still under construction, and any property in Singapore that is permitted or permissible for use solely or partly for residential purposes.
13. I/We undertake to notify you immediately if I/we have any other new financial commitments, credit facility and/or vendor's loan(s) (including their representative amounts), for the purchase of or otherwise secured by the Mortgaged Property or for any other residential property, obtained after the submission of this application. Such other financial commitments, credit facility and/or vendor's loan may be obtained from HDB, any financial institution, moneylender, vendor of the Mortgaged Property or any residential property, or any other party/source. This includes any financial commitments I/we may have as a staff of a financial institution or where I am/we are acting as a guarantor. Residential property includes private residential property, Executive Condominiums, HUDC flats, DBSS flats, HDB flats, regardless of whether it is completed or still under construction, and any property in Singapore that is permitted or permissible for use solely or partly for residential purposes. And I/we understand that the quantum of the mortgage facility pursuant to this application may be adjusted accordingly.
14. I/We declare that except as indicated in Section 7 of this application, and/or any other subsequent document submitted by me/us, no other interest in respect of any credit facility relating to the purchase of the Mortgaged Property, has been paid or is payable by the vendor, its agent, nominee or any person by arrangement with the vendor, irrespective of whether payment is made to me/us, or as a benefit to me/us. For the purpose of this declaration, a benefit to me/us includes, where applicable, a benefit to the (a) sole proprietor of a sole proprietorship, the individual partners in a partnership, and the individual who directly or indirectly holds a private investment company or special purpose vehicle set up solely for the purchase of residential property (the "Vehicle"), in addition to a benefit to the sole proprietorship, the partnership or the Vehicle, as the case may be. I/We undertake to notify you immediately upon me/us or any of the parties referred above in this paragraph receiving or becoming entitled to or eligible for the interest referred above in this paragraph, and the amount of such interest and I/we understand that the quantum of the Mortgage Facilities granted herein may be adjusted accordingly.
15. I/We confirm that I/we will ensure that the requisite minimum cash requirement in respect of the Mortgaged Property as required under the relevant laws will be met.

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## 8 Declaration (continuous)

16. If applicable, I/we confirm that I/we have been provided and/or have read and understood the Residential Property Loans Fact Sheet(s) which contain(s) key features of the mortgage facility pursuant to this application prior to my/our signing or submission of this application.
17. I/We declare that other than the Relevant Credit Facilities and Arrangements indicated in Section 6 of this application, including the information indicated in the supporting documents submitted together with this application:
- I/We do not have any Relevant Credit Facility and Arrangement (whether in my/our own name or jointly with any other person or entity) and/or am/are not standing as a guarantor (whether solely or jointly with any other person or entity) for any Relevant Credit Facility and Arrangement obtained from the HDB, any financial institution or moneylender where the funds under the Relevant Credit Facility and Arrangement have been disbursed but not fully repaid;
  - I/We do not have any Relevant Credit Facility and Arrangement (whether in my/our own name or jointly with any other person or entity) and/or am/are not standing as a guarantor (whether solely or jointly with any other person or entity) for any Relevant Credit Facility and Arrangement obtained from the HDB, any financial institution or moneylender where the funds under the Relevant Credit Facility and Arrangement have not been disbursed;
  - I/We are not applying for any Relevant Credit Facility and Arrangement (whether in my/our own name or jointly with any other person or entity) and/or have not consented to standing as a guarantor (whether solely or jointly with any other person or entity) for any Relevant Credit Facility and Arrangement from the HDB, any financial institution, moneylender or any person by whom a motor vehicle is to be bailed to me/us under a Hire-Purchase Agreement, at the time of applying for this mortgage facility; and
  - I/We have not applied for any Relevant Credit Facility and Arrangement (whether in my/our own name or jointly with any other person or entity) and/or have not consented to standing as a guarantor (whether solely or jointly with any other person or entity) for any Relevant Credit Facility and Arrangement from the HDB, any financial institution or moneylender or any person by whom a motor vehicle is to be bailed to me/us under a Hire-Purchase Agreement, in the six months prior to the time of applying for this mortgage facility, that is pending approval.
  - I/We do not have any Relevant Credit Facility and Arrangement (whether in my/our own name or jointly with any other person or entity) and/or am/are not standing as a guarantor (whether solely or jointly with any other person or entity) for any Relevant Credit Facility and Arrangement obtained from any person by whom a motor vehicle is bailed to a me/us under a Hire-Purchase Agreement where: (i) no periodic payments are required to be made under the Hire-Purchase Agreement yet; or (ii) there is any outstanding periodic payments to be made under the Hire-Purchase Agreement.
18. For the purpose of Paragraph 17:
- "Relevant Credit Facilities and Arrangements" means any of the following types of credit facilities:
    - a credit facility for the purchase of Property ("Mortgage Loan");
    - a facility to re-finance a Mortgage Loan;
    - a credit facility otherwise secured by Property ("Equity Loan");
    - a facility to re-finance an Equity Loan;
    - a secured revolving credit facility;
    - an unsecured revolving credit facility;
    - any other credit facility, including motor vehicles loans, share financing loans and Bridging Loans (except Bridging Loans with a tenure of six months or less); and
    - any hire-purchase arrangement set out in a Hire-Purchase Agreement;
  - "Property" means any property that is located in or outside Singapore;
  - "Hire-Purchase Agreement" means an agreement, under which (i) a motor vehicle is bailed to me/us as the hirer in return for periodical payments, and (ii) the property in the motor vehicle will pass to me/us if the terms of the agreement are complied with and one or more of the following occur: (A) the exercise of an option to purchase by me/us; (B) the doing of any other specified act by me/us or any party to the agreement, (C) the happening of any other specified event.
19. I/We declare that other than the sources of Gross Monthly Income indicated in Section 6B of this application (including the information indicated in the supporting documents submitted together with this application, I/we do not have any other source of Gross Monthly Income earned by me/us in the preceding period of at least 12 months at the time of applying for the mortgage facility indicated in this application and that all such information indicated in Section 1 of this application and the supporting documents submitted remains true, accurate and complete.
20. For the purpose of Paragraph 19:
- "Gross Monthly Income" means:
    - in the case where I/we have a fixed monthly income, my/our monthly income (excluding any contributions made to my/our Central Provident Fund account by my/our employer, where applicable); and
    - in the case where I/we have a variable income (such as commission, bonus or allowance): (A) my/our monthly variable income earned in the preceding 12 months (excluding any contributions made to my/our Central Provident Fund account by my/our employer, where applicable); or (B) the employment income reflected in my/our latest available Notice of Assessment issued by IRAS;
    - the monthly rental income received by me/us, if any; and
    - the value of my/our Eligible Financial Assets, if any.
  - "Eligible Financial Assets" includes:
    - liquid assets comprising Singapore dollar notes and coins (including deposits); and
    - the following assets: (A) units in a collective investment scheme authorised or recognised by MAS under the Securities and Futures Act (Cap. 289); (B) units in a business trust registered with MAS under the Business Trusts Act (Cap. 31A); (C) debentures or stocks issued or proposed to be issued by a government; (D) debentures, stocks or shares issued or proposed to be issued by a corporation or body unincorporated; (E) structured deposits; (F) foreign currency notes and coins (including deposits); and (G) gold, which have a secondary market or have a reasonable basis for valuation, and to the extent that the asset is unencumbered.
21. I/We undertake to notify the Bank immediately of (a) any change to the information provided in this application and/or documents submitted in support of this application, and/or (b) any change that results in any change to the declarations set out in this application. I/We understand that as a result of any such change, the quantum of the mortgage facility granted pursuant to this application may be adjusted accordingly.
22. I/We represent and warrant that the information provided in this application and in any document(s) furnished or to be furnished by me/us as true, accurate, complete and not misleading, and I/we have not withheld any material fact. If any of the information given herein becomes inaccurate or misleading or changes in any way, whether before this application is approved or whilst the facility is outstanding, or while my/our accounts with the Bank are still open. I/We shall promptly notify the Bank of such changes. I/We agree to provide any additional information and supporting documents from time to time as may be required by the Bank.
23. I/We authorise the Bank to verify or exchange any of the information I/we have given to the Bank. I/We acknowledge and agree that the Bank may refer my/our name, identification number, date of birth, and/or address to a credit reference agency or credit bureau (including but not limited to Credit Bureau (Singapore) Pte Ltd) and/or make such references and enquiries as the Bank may consider necessary (including on multiple occasions for any periodic reviews/enquiries). I/We authorise and give the Bank consent to conduct periodic and regular credit checks on me/us (including but not limited to checks with any credit reference agency, credit bureau, or any authority) and to obtain and verify and/or disclose, exchange, or release any information relating to me/us (including credit standing information), any of my/our account(s) and/or my/our credit facilities with the Bank from or to any party or source as the Bank may from time to time deem fit at the Bank's own discretion and without any liability or notice to me/us. I/We understand and acknowledge that the multiple pulling of the Credit Bureau Score of an individual may affect the eventual result of the Credit Bureau Grade of the individual. The above consent and authorisation shall continue notwithstanding that the relevant account and/or credit facility is not approved or opened (as the case may be) by the Bank. For the avoidance of doubt, the above consent is without prejudice to the Bank's rights to disclose customer information under common law, the Banking Act (as amended, supplemented, replaced, or re-enacted from time to time) or otherwise.
24. I/We also hereby agree and confirm that all my/our instructions provided to the Bank by me/us in this application (both on the front and back pages) are correct and that the Bank is fully authorised and entitled to act and rely on the said instruction and I/we agree to be bound by them. I/We hereby agree to be notified via SMS or any other method as the Bank deem fit on the status of my/our loan application.
25. I/We acknowledge that the Bank may decline my/our application without any obligation to give any reason or notice. If this happens, no contractual relationship arises between the Bank or me/us and I/we consent to the Bank retaining all the supporting documents submitted for the processing of this application, regardless of whether my/our application is approved or not.
26. I/We understand that a current account will be opened or an existing account nominated in conjunction with my/our application for a mortgage loan ("account"), and the account will be used as the repayment account for all administrative charges, monthly instalments, payment of arrears, fire insurance premiums, annual review charges, valuation fees, legal costs and all other charges imposed by the Bank. I/We further authorise the Bank to debit any of my/our accounts maintained with the Bank either singly or jointly with any other person for any arrears, outstanding fees, monthly repayment, accrued interest and all other monies due and payable to the Bank without any further reference to me/us.

Signature of Approving Signatory	Signature of Approving Signatory	S.V.

# Business Property Loan Facility Request Form

## 8 Declaration (continuous)

### 27. For Company Borrower: Additional Declaration

I/We confirm that the Memorandum and Articles of Association of the Borrower provides for the directors to exercise the borrowing power of the Borrower, and that all resolutions and corporate acts required to enable the Borrower to apply for and accept Business Property Loan (the "Loan") have been passed or done, as the case may be.

### For Sole Proprietor (only sole proprietor to sign)

I, the undersigned, declare that I am the sole proprietor of the above-mentioned Firm and, until written notice from me to the contrary, the Bank is entitled to regard me as the sole proprietor and honour only my signature as binding for the firm and as binding on any documents executed on behalf of the firm for the purposes of and/or in relation to the credit facilities applied for, in accordance with the mandate below. We hereby authorise the Bank to rely on my specimen signature below for the Bank's verification purposes and I hereby undertake and agree to indemnify the Bank for relying and/or acting on any document/instruction executed for the purposes of and/or in relation to the credit facilities applied for, as long as they bear my specimen signature below.

### For Partnerships (all partners to sign)

We, the undersigned, carrying on the business in partnership under the above name, declare that we are the partners of the above-mentioned Firm and, until written notice from either or all of us to the contrary, authorise the Bank to regard us as the only partners of the partnership and to honour only our respective signatures on behalf of the partnership as authorised signatories for the partnership and as binding on any documents executed on behalf of the firm for the purposes of and/or in relation to the credit facilities applied for, in accordance with the mandate below. We hereby authorise the Bank to rely on our specimen signatures and mandate below for the Bank's verification purposes and we hereby undertake and agree to indemnify the Bank for relying and/or acting on any document/instruction executed for the purposes of and/or in relation to the credit facilities applied for, as long as they bear any or all of our specimen signatures below, in accordance with our mandate. We undertake to advise the Bank of any change in constitution or the authorised signatory. We hereby irrevocably declare that all the partners will be liable to you jointly and severally on any obligations which may be standing in the partnership name in the Bank's books on the date of receipt of such notice, and until all such obligations shall have been liquidated.

I/We have read, and I/we understand and agree with the applicable terms and conditions entered into with the Bank (including but not limited to the General Business Banking Terms and Conditions (including the terms related to Lending Services, Trade Services and Foreign Exchange Services) as the same may be updated or amended from time to time at [sc.com/sg/business/booklet](http://sc.com/sg/business/booklet)). Further, I/we have read and agree to all the conditions and declarations stated in this form.

Signature of Approving Signatory/Guarantor 1 \*

Name	
Date (dd/mm/yyyy)	

Signature of Approving Signatory/Guarantor 2 \*

Name	
Date (dd/mm/yyyy)	

Signature of Approving Signatory/Guarantor 3 \*

Name	
Date (dd/mm/yyyy)	

Signature of Approving Signatory/Guarantor 4 \*

Name	
Date (dd/mm/yyyy)	

\* Please delete if not applicable

# Business Property Loan Facility Request Form

## 9 Referrer Acknowledgement (for referred applications only)

### 9A Referrer's Details (Agent)

Company's Name of the Referrer	
ROC No. of Referrer	
Name of Referrer Agent	
Contact No. of the Referrer	

### 9B Referred Applicant's Details (Borrower's Details)

Name of Referred Applicant	
Business Registration No.	

#### Acknowledgement

I, the Referred Applicant, acknowledge that I have been referred by the Referrer named above to take up a Standard Chartered Business Property Loan. I am aware that the Referrer will be eligible to receive a Referral Fee from the Bank.

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Signature of Approving Signatory

Name	
NRIC Number	
Date (dd/mm/yyyy)	
Contact Number	

--

Signature of Approving Signatory

Name	
NRIC Number	
Date (dd/mm/yyyy)	
Contact Number	

--

Signature of Approving Signatory

Name	
NRIC Number	
Date (dd/mm/yyyy)	
Contact Number	

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Signature of Approving Signatory

Name	
NRIC Number	
Date (dd/mm/yyyy)	
Contact Number	

### For Bank Use Only

Transact/Creditmate Reference Number	
Unique Referrer ID (REL ID)	

We have checked and verified that all information indicated in this form is correct and complete.

For referrer case, Referrer had been checked against Referrers' Register to confirm Referrer is in our panel; checked and verified that all information in this form is correct and complete.

Signature of Salesperson	Signature of Line Manager
Name of Salesperson	Name of Line Manager
PSID	PSID
Date (dd/mm/yyyy)	Date (dd/mm/yyyy)