

S G A O M L 0 0 1



Full Case Number:

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- **Home Suite** (for residential property loans only)
- Credit Card (for main applicant only)
- Mortgage
- ATM/Debit card
- Current account/Online Banking

OR

- Mortgage
- Current account
- Online Banking
- ATM/Debit card

For Bank Use Only

☐ Mortgage Post-Approval

Please complete all Sections and countersign against all amendments made. If there is insufficient space in any Section of this form, you may photocopy the relevant page(s) and submit as part of this form.

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 Credit Bureau (Singapore) Pte Ltd's website at www.creditbureau.com.sg. Alternatively, you may bring the approval or rejection letter and your NRIC to their registered office to obtain a free credit report: **Credit Bureau (Singapore) Pte Ltd, 2 Shenton Way, #20-02 SGX Centre 1, Singapore 068804, tel: (65) 6565 6363**

	MAIN APPLICANT	CO-APPLICANT
SECTION 1:	PERSONAL DETAILS	
* Full name as in NRIC/ Passport (please underline surname)	<input type="checkbox"/> Dr <input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Mdm <input type="checkbox"/> Borrower <input type="checkbox"/> Mortgagor	<input type="checkbox"/> Dr <input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Mdm <input type="checkbox"/> Co-Borrower <input type="checkbox"/> Guarantor <input type="checkbox"/> Mortgagor
Alias(es) (if any others)		
<input type="checkbox"/> NRIC <input type="checkbox"/> Passport No		
* Date of Birth	DD MM YYYY	DD MM YYYY
* Relationship to Applicant	N.A.	
Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Male <input type="checkbox"/> Female
Marital Status	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Others	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Others
* Number of Dependants		
* Highest Education Obtained	<input type="checkbox"/> Primary/Secondary <input type="checkbox"/> Technical Certification <input type="checkbox"/> GCE 'O'/'N" level <input type="checkbox"/> 'A' Level <input type="checkbox"/> Diploma <input type="checkbox"/> Degree <input type="checkbox"/> Higher Degree/Professional Qualification <input type="checkbox"/> NA	<input type="checkbox"/> Primary/Secondary <input type="checkbox"/> Technical Certification <input type="checkbox"/> GCE 'O'/'N" level <input type="checkbox"/> 'A' Level <input type="checkbox"/> Diploma <input type="checkbox"/> Degree <input type="checkbox"/> Higher Degree/Professional Qualification <input type="checkbox"/> NA
* Contact No. For overseas contact numbers, please provide your country code and area code.	HP: + <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Country code Area code Contact number Home: Office:	HP: + <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Country code Area code Contact number Home: Office:
* Email address Needed for eStatements (where applicable). Official correspondence may be sent to this email address.	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> @ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> @ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
* Residential Address as in NRIC/Passport For overseas address, please indicate the country and city.	Country City	Country City
* Mailing Address (if different from residential address) For overseas address, please indicate the country and city.	<input type="checkbox"/> Home <input type="checkbox"/> Office <input type="checkbox"/> Others (pls provide details) Country City	<input type="checkbox"/> Home <input type="checkbox"/> Office <input type="checkbox"/> Others (pls provide details) Country City
Length of stay at Residential Address	years months	years months
Type of Residence	<input type="checkbox"/> HDB <input type="checkbox"/> Condo/Apt <input type="checkbox"/> Landed <input type="checkbox"/> HUDC <input type="checkbox"/> Others	<input type="checkbox"/> HDB <input type="checkbox"/> Condo/Apt <input type="checkbox"/> Landed <input type="checkbox"/> HUDC <input type="checkbox"/> Others
Ownership Type	<input type="checkbox"/> Owned (Fully Paid) <input type="checkbox"/> Owned (Mortgaged) – Please provide details in Sect 4 <input type="checkbox"/> Rented <input type="checkbox"/> Parents'/Relative's/Employer's <input type="checkbox"/> Others	<input type="checkbox"/> Owned (Fully Paid) <input type="checkbox"/> Owned (Mortgaged) – Please provide details in Sect 4 <input type="checkbox"/> Rented <input type="checkbox"/> Parents'/Relative's/Employer's <input type="checkbox"/> Others

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***Tax Residence Information**

Please indicate (i) the country where you are resident for tax purposes and (ii) your Taxpayer Identification Number or functional equivalent (hereafter referred to as 'TIN') for each country indicated. If you are a resident for tax purposes in more than three countries, please use a separate sheet.

If a TIN is unavailable please provide reason A, B, or C where appropriate:

- Reason A: The country where you are resident does not issue TINs to its residents
- Reason B: You are otherwise unable to obtain a TIN (please explain why you are unable to obtain a TIN in the below table if you have selected this reason)
- Reason C: No TIN is required (note: only select this reason if the authorities of the country of residence for tax purposes entered below do not require the TIN to be disclosed)

MAIN APPLICANT			
Country of Residence for Tax Purpose	TIN	If no TIN is available, enter Reason A, B, or C	Explanation for Reason B

*Where your Country of Tax Residence is Singapore, your Tax Identification Number (TIN) is either your "NRIC" or your "FIN" as relevant.

CO-APPLICANT			
Country of Residence for Tax Purpose	TIN	If no TIN is available, enter Reason A, B, or C	Explanation for Reason B

*Where your Country of Tax Residence is Singapore, your Tax Identification Number (TIN) is either your "NRIC" or your "FIN" as relevant.

*Country of Residence:		
*Country of Birth Town or City of Birth		
Please check "✓" Yes or No for each of the following questions:		
*Are you a U.S. Resident?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
*Are you a U.S. Citizen?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
*Are you holding a U.S. Permanent Residence Card (Green Card)?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Citizenship/Nationality	<input type="checkbox"/> Singaporean <input type="checkbox"/> Singapore PR <input type="checkbox"/> Others: _____	<input type="checkbox"/> Singaporean <input type="checkbox"/> Singapore PR <input type="checkbox"/> Others: _____
Do you hold more than 1 nationality / citizenship?	<input type="checkbox"/> Yes <input type="checkbox"/> No If yes, please list ALL nationalities / citizenships held: _____	<input type="checkbox"/> Yes <input type="checkbox"/> No If yes, please list ALL nationalities / citizenships held: _____

SECTION 2: ALL SOURCES OF GROSS MONTHLY INCOME EARNED IN THE LAST 12 MONTHS

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

Source of Income: [you may select more than 1 option]	<input type="checkbox"/> Fixed income (e.g. salary) <input type="checkbox"/> Fixed and variable income (e.g. salary and commission) <input type="checkbox"/> Variable income (e.g. commission, bonus, allowance or business) <input type="checkbox"/> Eligible financial assets <input type="checkbox"/> Rental	<input type="checkbox"/> Fixed income (e.g. salary) <input type="checkbox"/> Fixed and variable income (e.g. salary and commission) <input type="checkbox"/> Variable income (e.g. commission, bonus, allowance or business) <input type="checkbox"/> Eligible financial assets <input type="checkbox"/> Rental
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SECTION 3: 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. You authorise us to update your income with us, if they differ from what we currently have on record. If your latest income document(s) reflect that your prevailing annual income is of a lower amount than that which is currently in the Bank's records, the current credit limit(s) applicable to all your unsecured credit facilities will be reduced accordingly.

Current Employer/ Company Name				
* Work Type	<input type="checkbox"/> Salaried <input type="checkbox"/> Commission Based	<input type="checkbox"/> Self-Employed <input type="checkbox"/> Unemployed	<input type="checkbox"/> Salaried <input type="checkbox"/> Commission Based	<input type="checkbox"/> Self-Employed <input type="checkbox"/> Unemployed
* Length of Service	years	months	years	months
Is ownership of Company more than 10%?	<input type="checkbox"/> Yes <input type="checkbox"/> No		<input type="checkbox"/> Yes <input type="checkbox"/> No	
* Job Title / Designation				
Business Type	<input type="checkbox"/> MNC <input type="checkbox"/> Public Company <input type="checkbox"/> Government <input type="checkbox"/> Uniformed Group <input type="checkbox"/> SME <input type="checkbox"/> Others:		<input type="checkbox"/> MNC <input type="checkbox"/> Public Company <input type="checkbox"/> Government <input type="checkbox"/> Uniformed Group <input type="checkbox"/> SME <input type="checkbox"/> Others:	
* Monthly Income	<input type="checkbox"/> Fixed S\$ <input type="checkbox"/> Variable S\$ <input type="checkbox"/> Rental S\$ <input type="checkbox"/> Financial Assets S\$ <input type="checkbox"/> Others S\$		<input type="checkbox"/> Fixed S\$ <input type="checkbox"/> Variable S\$ <input type="checkbox"/> Rental S\$ <input type="checkbox"/> Financial Assets S\$ <input type="checkbox"/> Others S\$	
Previous Employer/ Company Name [^] <small>[^]Required if current employment is less than one year</small>				
Length of Service	years	months	years	months

*SECTION 4: RELEVANT CREDIT FACILITIES (as defined in Section 9 (Declaration))

(In your own name or jointly with another party)
(Indicate NA if not applicable)
Please fill up details of all of your Relevant Credit Facilities (including (a) Relevant Credit Facilities that have been disbursed but not fully repaid, (b) Relevant Credit Facilities that have not been disbursed, and (c) applications for Relevant Credit Facilities that are pending approval) in this Section, and submit documents providing details of these Relevant Credit Facilities. Lender includes the Housing Development Board, any financial institution, licensed moneylender, vendor of residential property, or any other party/source from whom you obtained any financing /with whom you enter into a hire-purchase arrangement. If there is insufficient space in this section, please photocopy this Section and attach it as part of this application form.

MORTGAGE FACILITIES

Name	Facility Type	Name of Lender	Monthly Repayment		Property Address Development and Unit	Facility Details	Purpose
			Cash	CPF			
	For Mortgage Property (set out in Section 5), whether granted to you or to any other party: <input type="checkbox"/> Mortgage Loan <input type="checkbox"/> Others:					Current interest rate _____%p.a. Outstanding including undisbursed amount S\$ _____ Remaining tenor _____mths	<input type="checkbox"/> Purchase of property <input type="checkbox"/> Equity Loan <input type="checkbox"/> Refinancing <input type="checkbox"/> Bridging loan <input type="checkbox"/> Others:
	For any other residential property: <input type="checkbox"/> Mortgage Loan <input type="checkbox"/> Others:					Current interest rate _____%p.a. Outstanding including undisbursed amount S\$ _____ Remaining tenor _____mths	<input type="checkbox"/> Purchase of property <input type="checkbox"/> Equity Loan <input type="checkbox"/> Refinancing <input type="checkbox"/> Bridging loan <input type="checkbox"/> Others:
	For any other property located in or outside Singapore: <input type="checkbox"/> Mortgage Loan <input type="checkbox"/> Others:					Current interest rate _____%p.a. Outstanding including undisbursed amount S\$ _____ Remaining tenor _____mths	<input type="checkbox"/> Purchase of property <input type="checkbox"/> Equity Loan <input type="checkbox"/> Refinancing <input type="checkbox"/> Bridging loan <input type="checkbox"/> Others:

Any Other Credit Facility (including Personal Guarantee)

Name	Facility Type	Name of Lender	Monthly Repayment	Facility Details
				Current interest rate _____ %p.a. Remaining tenor ____ mths Outstanding amount S\$ _____ Security type: _____ Credit limit S\$ _____
				Current interest rate _____ %p.a. Remaining tenor ____ mths Outstanding amount S\$ _____ Security type: _____ Credit limit S\$ _____
				Current interest rate _____ %p.a. Remaining tenor ____ mths Outstanding amount S\$ _____ Security type: _____ Credit limit S\$ _____
				Current interest rate _____ %p.a. Remaining tenor ____ mths Outstanding amount S\$ _____ Security type: _____ Credit limit S\$ _____
				Current interest rate _____ %p.a. Remaining tenor ____ mths Outstanding amount S\$ _____ Security type: _____ Credit limit S\$ _____

SECTION 5: DETAILS OF MORTGAGE PROPERTY (For which mortgage facility is being sought)

Mortgage Property Details *Block /House No., Street Name _____ _____ Unit No _____ Development _____ Postal Code <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		*Tenor of Property <input type="checkbox"/> Freehold <input type="checkbox"/> Leasehold _____ years wef _____ (YYYY)
		Construction Stage <input type="checkbox"/> Completed in _____ (YYYY) <input type="checkbox"/> BUC T.O.P expected _____ (MM/YYYY)
Land Area: _____ [Sq ft] Built-in Area: _____ [Sq ft] For commercial property with residential element (e.g.shophouse): Level 1: Built-in Area: _____ [Sq ft](Commercial/Residential segment) Level 2: Built-in Area: _____ [Sq ft] (Commercial/Residential segment)		
* Private Residential Property	<input type="checkbox"/> Bungalow <input type="checkbox"/> Semi-D <input type="checkbox"/> Corner Terrace <input type="checkbox"/> Intermediate Terrace <input type="checkbox"/> Prewar/Conservation <input type="checkbox"/> Townhouse <input type="checkbox"/> Apartment <input type="checkbox"/> Condo <input type="checkbox"/> Exec Condo No. of storeys _____ (For landed only)	
* HDB Flat	<input type="checkbox"/> 3-Room <input type="checkbox"/> 4-Room <input type="checkbox"/> 5-Room <input type="checkbox"/> Executive <input type="checkbox"/> Multi-Generation	
* Commercial Property	<input type="checkbox"/> Office <input type="checkbox"/> Shop <input type="checkbox"/> Shophouse (HDB/Pte/Prewar/Convs.) <input type="checkbox"/> Coffeeshop <input type="checkbox"/> Warehouse (HDB/Pte/JTC) <input type="checkbox"/> Flatted Factory (HDB/Pte/JTC) <input type="checkbox"/> Standard Factory (JTC) <input type="checkbox"/> Others _____	
State of Renovation	<input type="checkbox"/> Original <input type="checkbox"/> Renovated / Refurbished at cost of S\$ _____ in year _____ (YYYY)	
* Purpose	<input type="checkbox"/> Owner Occupied <input type="checkbox"/> Investment <input type="checkbox"/> Others including for the benefit of any other party. Please state: _____	

Please counter sign against all amendments made.

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SECTION 8: APPROVAL-IN-PRINCIPLE LOAN APPLICATION

Please note that this does not constitute a binding offer from the Bank. The final approval of your mortgage facility is subject to us receiving all the required documents from you and validating the information contained herein. The Bank reserves the right to decline your formal mortgage facility application or vary the final facility amount and approval conditions notwithstanding that a conditional approval has been given to you previously. This conditional approval will expire within 30 days from the date of approval. The Bank will process your application for a mortgage facility on a best effort basis. Please note that the Bank shall not be liable under any circumstances whatsoever for any delay in the approval of your application for a mortgage facility.

SECTION 9: DECLARATION

By signing or submitting this application:

1. You represent and warrant that all information (including any documents) You have given to us in connection with the application is correct, complete and not misleading. If this is not the case you may be personally liable. If any of the information given herein becomes inaccurate, misleading, changes in any way or such information becomes incomplete at any point in time You will promptly notify us of such changes and understand that the quantum of the mortgage facility granted pursuant to this application may be adjusted accordingly.
2. You acknowledge that we may decline Your application without giving You any reason for doing so. If this happens, no contractual relationship arises between us and You consent to us retaining all supporting documents submitted by You for the processing of this application, whether or not this application is approved;
3. You authorise us to verify or exchange any of the information You have given to us or Your credit standing from anyone we may consider appropriate (such as an authority or credit reference agency or moneylender (as defined in section 2 of the Moneylenders Act (Cap 188) ("moneylender")) or Your employer);
4. You agree and confirm that all Your instructions provided to us in this application form are correct and that we are fully authorised and entitled to act and rely on the said instruction and You agree be bound by them. You hereby agree to be notified via short message services ("SMS") on the status of Your application;
5. You confirm and agree that we may give any information in connection with this application (including Your personal information) to any service provider (whether located in or outside of Singapore) for the purposes of providing any service to You in connection with this application (including data processing);
6. You have, read and understood our Customer Terms, Mortgage Facility Terms, Credit Card Terms, Current/ Cheque/ Savings Account and Time Deposit Terms and Personal Loan/ Personal Line of Credit/ Overdraft Terms forming our banking agreement which are available upon request and You agree to be bound by them for the use of any product we may provide You with. You acknowledge that You are bound by any variation we make to these documents, in accordance with our banking agreement. In particular, You understand that by entering into our banking agreement You give indemnities, authorisations, consents and waivers and agree to limitations on our liability.
7. You consent to us contacting You at the address, email address phone and fax numbers You have provided to us, to give You information on other products and services that we, or our strategic partners, may offer. You further consent to us sharing any of Your information in relation to this application with our strategic partner; You may withdraw your consent to marketing at any time.
8. You consent to us sending at Your sole risk, by ordinary mail or other means we deem appropriate, any credit card, all information regarding Your account, personal identification number, all statements of accounts, Your Security Codes relating to Your access to the electronic banking services and any other communications or correspondences (collectively "personal information") in accordance to Your addresses on our records. You agree that any risks (e.g. non-receipt or disclosure to any unauthorised third party) arising from the sending of personal information will be fully borne by You and that we will not be held responsible in any way for any losses that may be suffered by You as a result of the non-receipt or disclosure of the same to any unauthorised third party;
9. You declare that except as indicated in Section 4 of this application form, and/or any other subsequent document submitted to us, no other financial commitment, or any other credit facility or vendor's loan has been granted for the purchase of or otherwise secured by (a) the Mortgage Property, and/or (b) by any other residential property. 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. Such other financial commitments, credit facility and/or vendor's loan may be obtained from HDB, any financial institution, moneylender, vendor of the Mortgage Property or any other party/source. This includes any financial commitments You may have as a staff of a financial institution or where You are acting as a guarantor.
10. You undertake to notify us immediately if any other new financial commitment(s), credit facility(ies) and/or vendor's loan(s) (including their representative amounts), (a) for the purchase of or otherwise secured by the Mortgage Property and/or (b) for the purchase of or otherwise secured by any other residential property, is obtained before the full disbursement of funds of the applied mortgage facility. Such other financial commitments, credit facility and/or vendor's loan may be obtained from HDB, any financial institution, moneylender, vendor of the Mortgage Property or any residential property or any party/source. This includes any financial commitments You may have as a staff of a financial institution or where You are acting as a guarantor. You understand that the quantum of the mortgage facility granted pursuant to this application may be adjusted accordingly.
11. You declare that this application for the Mortgage Property is for the purpose as indicated in Section 5 of this application form;
12. You declare that except as indicated in Section 5 of this application form, and/or any other subsequent document submitted to us, (1) no other interest in respect of any credit facility relating to the purchase of the Mortgage 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 us, or as a benefit to You or any party who directly or indirectly holds, whether in whole or in part, the Vehicle (as defined in this paragraph 12) and (2) 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 Mortgage Property, has been or will be received from the vendor or any other party. For the purpose of this declaration, "You" includes (a) a sole proprietor, (b) a partner in a partnership, (c) a private investment company or special purpose vehicle, set up solely for the purchase of residential property ("Vehicle"). You undertake to notify us immediately upon You or any of the parties referred above in this paragraph receiving or becoming entitled to or eligible for (1) the interest referred above in this paragraph, and the amount of such interest and (2) any other Benefit, and the amount of such Benefit, and you understand that the quantum of the Mortgage Facilities granted herein may be adjusted accordingly;
13. You confirm that You will ensure that the requisite minimum cash requirement in respect of the Mortgage Property as required under the relevant laws will be met;
14. If applicable, You confirm that You 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 Your signing or submission of this application;
15. You declare that other than the Relevant Credit Facilities indicated in Section 4 of this application form, including the information indicated in the supporting documents submitted at any time together with or after the submission of this application form in respect of this Section:
 - a. You do not have any Relevant Credit Facility (whether in Your sole name or jointly with any other person or entity) obtained from the HDB, any financial institution or moneylender where the funds under the Relevant Credit Facility have been disbursed but not fully repaid;
 - b. You do not have any Relevant Credit Facility (whether in Your sole name or jointly with any other person or entity) obtained from the HDB, any financial institution or moneylender where the funds under the Relevant Credit Facility have not been disbursed;

- c. You are not applying for any Relevant Credit Facility (whether in Your sole name or jointly with any other person or entity) from the HDB, any financial institution or moneylender or any person by whom a motor vehicle is to be bailed to you as a hirer under a hire-purchase agreement;
- d. You have not applied for any Relevant Credit Facility (whether in Your sole name or jointly with any other person or entity) from the HDB, any financial institution or moneylender or any person by whom a motor vehicle is to be bailed to you as a hirer under a hire-purchase agreement since the date falling six months prior to the time of application for the mortgage facility; and
- e. You have not entered into any hire-purchase agreement (whether in Your sole name or jointly with any other person or entity) with any person under which a motor vehicle is bailed to you as a hirer 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.
16. For the purpose of Paragraph 17:
- a. "Relevant Credit Facility" means any of the following types of credit facilities: (i) a credit facility for the purchase of Property ("Mortgage Loan"); (ii) a facility to re-finance a Mortgage Loan; (iii) a credit facility otherwise secured by Property ("Equity Loan"); (iv) a facility to re-finance an Equity Loan; (v) a secured revolving credit facility; (vi) an unsecured revolving credit facility; (vii) 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, (viii) any hire-purchase arrangement set out in a hire-purchase agreement
- b. "Property" means any property that is located in or outside Singapore;
- c. "hire-purchase agreement" means an agreement, under which (i) a motor vehicle is bailed to you as the hirer in return for periodical payments, and (ii) the property in the motor vehicle will pass to you 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 you; (B) the doing of any other specified act by you or any party to the agreement, (c) the happening of any other specified event.
17. You declare that other than the sources of Gross Monthly Income indicated in Sections 2 and 3 of this application form (including the information indicated in the supporting documents submitted at any time together with or after the submission of this application form in respect of these Sections), You do not have any other source of Gross Monthly Income earned by You in the preceding period of at least 12 months at the time of applying for the Mortgage Facilities, and that all such information indicated in those sections of this application form and supporting documents remains true, accurate and complete.
18. You confirm that You are not an undischarged bankrupt and no statutory demand has been served on You at the time of this application;
19. You authorise us to update your personal particulars and contact details, if they differ from what we currently have on record.
20. You consent to each of Standard Chartered PLC and its subsidiaries and affiliates (including each branch or representative office) ("Standard Chartered Group"), its officers, employees, agents and advisers disclosing information relating to You (including details of the accounts, products or any security interest) to our head office and any other member of the Standard Chartered Group in any jurisdiction ("permitted parties"); professional advisers, service providers or independent contractors to, or agents of, the permitted parties, such as debt collection agencies, data processing firms and correspondents who are under a duty of confidentiality to the permitted parties; any actual or potential participant or sub-participant in relation to any of our obligations under our banking agreement between us, or assignee, novatee or transferee (or any officer, employee, agent or adviser of any of them); any credit bureau or credit reference agency, rating agency, business alliance partner, insurer or insurance broker of, or direct or indirect provider of credit protection to, any permitted parties; any financial institution which You have or may have dealings for the purpose of conducting credit checks (including in the form of bank references); any court, tribunal or authority (including an authority investigating an offence) with jurisdiction over the permitted parties; a merchant or a member of Visa International or MasterCard International where the disclosure is in connection with use of a card; any authorised person or any security provider; anyone we consider necessary in order to provide You with services in connection with an account. Where a HDB flat is to be used as security for the mortgage facility, You irrevocably authorise us to disclose to HDB/Central Provident Fund Board ("CPF") any information pertaining to You including without limitation all information in relation to Your application herein, accounts, and facilities with us. This authorisation will continue notwithstanding the mortgage facility not being approved or account(s) not opened;
21. You agree that at Your sole risk, we are 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 equipments, SMS from mobile telephone (collectively "Oral Instructions") from or purporting to be from You without separate verification by us as to the genuineness of the Oral Instructions;
22. You apply for our electronic banking services and agree to be governed by our banking agreement and our Electronic Banking Terms and Conditions available at any of our Branches in Singapore and on our website at sc.com/sg. You agree to authorize and instruct us to act on any and all instructions received through the use of Your Security Codes (which include User ID Internet Banking Pin and Phone Banking Pin and Additional Logon Pin or passwords or any one or combination of them), including but not limited to transfer of funds (subject to limits as they may be imposed by us from time to time) from Your account(s) with us (which You are entitled to operate solely or jointly) to any third party accounts that You may designate or may be designated through the use of Your Security Codes from time to time;
23. You understand and agree that a MortgageOne Current Account/ SuperSalary Account or such other account as we deem fit will be opened upon Your acceptance of our mortgage facility, and 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 us, unless You instruct us to use a specific existing account with us as the repayment account. For a MortgageOne facility, by instructing us to use a specific existing account as the repayment account, You consent to us converting such account to a MortgageOne Current Account, in which case the features of Your existing account will no longer be applicable. To enjoy the features of MortgageOne facility, each MortgageOne facility requires a unique MortgageOne Current Account. In addition, to enjoy the features of MortgageOne facility, each MortgageOne Current Account can only be operated under a joint OR mandate. Consequently, if the mandate on the existing account that You wish to designate as Your repayment account is a joint AND mandate, You will need to convert the mandate on the existing account to a joint OR mandate before you can enjoy the features of Your MortgageOne facility. Upon full redemption of Your MortgageOne Facility, please note that we may convert Your MortgageOne Current Account into a Cheque and Save Account (an interest bearing current account) or such other account as we deem fit unless You instruct us to close Your MortgageOne Current Account.
24. You confirm and agree that in addition to the Customer Terms, Current/Cheque/ Savings Account and Deposit Terms, Personal Loan/Personal Line of Credit/ Overdraft Terms, Credit Card Terms, Investment Product Terms, Mortgage Facility Terms and any other document governing Your banking agreement (including without limitation, any accounts, deposits, credit facilities and investments) with us: (a) subject to applicable local laws, You hereby consent for the Standard Chartered Group or any successors or assigns of all or part of the business of the Standard Chartered Group to share Your information with domestic and overseas regulators or tax authorities where necessary to establish Your tax liability in any jurisdiction; and (b) where required by domestic or overseas regulators or tax authorities, You consent and agree that the Standard Chartered Group may withhold from Your account(s) such amounts as may be required according to applicable laws, regulations and directives.
25. For clarity, the declarations set out in this section shall also apply to applications for mortgage facilities applied in respect of credit facilities for the purchase of a HDB flat ("HDB Facilities") or facilities to re-finance the HDB Facilities.
26. You undertake to notify us within 30 calendar days if there is a change in any information which You have provided to us.
27. If You have applied for a credit card(s) in this form, You confirm you are requesting for a credit card(s) to be issued to You as a principal cardholder, and you agree that we may renew and replace such card(s) until termination. If You request for ATM access, You agree that signing or using of the Card as an ATM card will indicate Your acknowledgement and acceptance of our banking agreement.

Important Information for your preferred credit limit

You understand and agree that:

28. The approved credit limit for Your credit card(s) in this application will be the overall limit that applies to and is shared among all Your principal credit card(s) with the Bank and all corresponding supplementary credit card(s) authorised by You to be issued on Your account.
29. The approved credit limit will be the lowest of: (a) the specific preferred credit limit You indicated in section 6; (b) the maximum credit limit allowable under prevailing regulations; and (c) such other credit limit as determined by the Bank.
30. If You have existing principal credit card(s) and You have authorised the issue of supplementary credit card(s) on Your account in respect of such card(s), the Bank may also require such supplementary cardholder(s) to indicate their preferred credit limit(s) for their supplementary card(s) before determining the approved credit limit since the approved credit limit is an overall credit limit that will also apply to such existing supplementary card(s). You agree that the Bank may contact or may require You to contact such supplementary cardholder(s) for this purpose.

Important Information for Self Certification applicable to tax requirements

31. You acknowledge that the information You have given us in connection with this application and any related reportable account(s) may be provided, directly or indirectly, to any relevant tax authority, including the tax authorities of the country in which this account(s) is/are maintained and exchanged with tax authorities of another country or countries in which You may be resident for tax purposes pursuant to bilateral or multilateral agreements between governments to exchange financial account information.
32. You certify that You are the Account Holder (or am authorized to sign for the Account Holder) of all of the account(s) to which this Form relates.
33. You undertake to notify us within 30 days of any change in circumstances which affects Your tax residence status or where any information contained herein to become incorrect.

Unless stated otherwise, "You" means collectively the Main Applicant and the Co-Applicant (if any) in this application. For the purpose of the declarations set out under "Important Information for your preferred credit limit" and Paragraph 30, "You" means the Main Applicant named in this application.

ACCOUNT OPENING - LOAN REPAYMENT ACCOUNT[^]

☐ Open new SGD current account

☐ Use existing SGD current account no. _____

Please select your signing requirements

☐ Individual ☐ Joint OR ☐ Joint AND*

*This option is not available to you if applying for our MortgageOne facility to enjoy its interest off-set function.

Purpose and reason for opening the account / reason for establishing the relationship:

- ☐ Savings/Time Deposits ☐ Payroll ☐ General Payments ☐ Loan Repayments ☐ Investment/Settlement ☐ Business
- ☐ Cross Border payments ☐ Others _____

[^] Note: Deposit Insurance Scheme

Singapore dollar deposits of non-bank depositors are insured by the Singapore Deposit Insurance Corporation, for up to S\$75,000 in aggregate per depositor per Scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

REFERRER DETAILS

I/We confirm that I/we was/were referred to you to take up the Mortgage Facilities by the following agent **OR** individual (existing SCB customer):
(Please indicate if not applicable)

Full Name: _____

Name of Agency: _____

Main Applicant's Signature

Sales Staff Use
Verified By

Co-Applicant's Signature

Sales Staff Use
Verified By

Date:

Date

Name (Please print)

Name:

Name (Please print)

Name:

For Bank Use Only

New SGD current account. _____

Sub Prod

Existing SGD current account. _____

Approved/Certified True Copy

Name & Signing No.

Name & Signing No.