

MORTGAGE LOAN APPLICATION FORM
 Residential Property Loan Commercial Property

Access to credit report: You may obtain a free credit report within 30 calendar days from the date of approval or rejection of this application. There are two ways to obtain a free credit report. You can go to the credit bureau website listed below or bring your approval or rejection letter and your original NRIC to the credit bureau's registered office. Credit Bureau (Singapore) Pte Ltd is located at 2 Shenton Way #20-02 SGX Centre 1 Singapore 068804 Tel: (65) 6565 6363 Website: www.creditbureau.com.sg

For Office Use
CIF No:
A/C No:
Product Code:

Personal Information					
Main Applicant:			Joint Applicant:		
Salutation <input type="checkbox"/> Dr <input type="checkbox"/> Mr <input type="checkbox"/> Mdm <input type="checkbox"/> Mrs <input type="checkbox"/> Ms	Date of Birth:	Gender <input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Other	Salutation <input type="checkbox"/> Dr <input type="checkbox"/> Mr <input type="checkbox"/> Mdm <input type="checkbox"/> Mrs <input type="checkbox"/> Ms	Date of Birth:	Gender <input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Other
Full Name as in NRIC/Passport (underline surname)			Full Name as in NRIC/Passport (underline surname)		
NRIC/Passport No.			NRIC/Passport No.		
Country of Residence <input type="checkbox"/> Singapore <input type="checkbox"/> Others: _____			Country of Residence <input type="checkbox"/> Singapore <input type="checkbox"/> Others: _____		
Nationality/Citizenship <input type="checkbox"/> Singaporean <input type="checkbox"/> Singapore PR <input type="checkbox"/> Foreigner*, *Nationality: _____	Marital Status <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Others _____	No. of Dependent (s)	Nationality/Citizenship <input type="checkbox"/> Singaporean <input type="checkbox"/> Singapore PR/ <input type="checkbox"/> Foreigner*, *Nationality: _____	Marital Status <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Others: _____	No. of Dependent (s)
Highest Education Level <input type="checkbox"/> University/Post Grad <input type="checkbox"/> Undergrad <input type="checkbox"/> Diploma <input type="checkbox"/> A Level <input type="checkbox"/> O Level <input type="checkbox"/> Others _____			Highest Education Level <input type="checkbox"/> University/Post Grad <input type="checkbox"/> Undergrad <input type="checkbox"/> Diploma <input type="checkbox"/> A Level <input type="checkbox"/> O Level <input type="checkbox"/> Others _____		
Contact No. (HP) (O) (H)	Email Address		Contact No. (HP) (O) (H)	Email Address	
Residential Address (P.O. Box, V-Box & C/O addresses are not allowed)			Residential Address (P.O. Box, V-Box & C/O addresses are not allowed)		
Mailing Address (complete if different from Residential Address)			Mailing Address (complete if different from Residential Address)		
Residence <input type="checkbox"/> Owned (Fully Paid-up) <input type="checkbox"/> Mortgage <input type="checkbox"/> Parent/Relative <input type="checkbox"/> Rental : S\$ _____ per month			Residence <input type="checkbox"/> Owned (Fully Paid-up) <input type="checkbox"/> Mortgage <input type="checkbox"/> Parent/Relative <input type="checkbox"/> Rental : S\$ _____ per month		
Residence Type <input type="checkbox"/> Bungalow <input type="checkbox"/> Semi-D <input type="checkbox"/> Terrace <input type="checkbox"/> Pte Apt / Condo <input type="checkbox"/> Maisonette/Town house <input type="checkbox"/> Exec Condo / HUDC <input type="checkbox"/> HDB <input type="checkbox"/> Others _____			Residence Type <input type="checkbox"/> Bungalow <input type="checkbox"/> Semi-D <input type="checkbox"/> Terrace <input type="checkbox"/> Pte Apt / Condo <input type="checkbox"/> Maisonette/Town house <input type="checkbox"/> Exec Condo / HUDC <input type="checkbox"/> HDB <input type="checkbox"/> Others _____		

Employment Details			
Main Applicant:		Joint Applicant:	
<input type="checkbox"/> Employee <input type="checkbox"/> Self-Employed <input type="checkbox"/> Sales / Commission Earner <input type="checkbox"/> Others _____		<input type="checkbox"/> Employee <input type="checkbox"/> Self-Employed <input type="checkbox"/> Sales / Commission Earner <input type="checkbox"/> Others _____	
Name of Employer/Business		Name of Employer/Business	
Industry Type		Industry Type	
Position <input type="checkbox"/> Accountant <input type="checkbox"/> Banker <input type="checkbox"/> Business Owner <input type="checkbox"/> Consultant <input type="checkbox"/> Doctor <input type="checkbox"/> Engineer <input type="checkbox"/> Lawyer <input type="checkbox"/> Teacher <input type="checkbox"/> Worker <input type="checkbox"/> IT Professional <input type="checkbox"/> Homemaker <input type="checkbox"/> Diplomat <input type="checkbox"/> Managerial <input type="checkbox"/> Senior Management <input type="checkbox"/> Retiree <input type="checkbox"/> Student <input type="checkbox"/> Media <input type="checkbox"/> Travel <input type="checkbox"/> Others _____		Length of Service _____ Yr(s) / _____ Mth(s)	
Position <input type="checkbox"/> Accountant <input type="checkbox"/> Banker <input type="checkbox"/> Business Owner <input type="checkbox"/> Consultant <input type="checkbox"/> Doctor <input type="checkbox"/> Engineer <input type="checkbox"/> Lawyer <input type="checkbox"/> Teacher <input type="checkbox"/> Worker <input type="checkbox"/> IT Professional <input type="checkbox"/> Homemaker <input type="checkbox"/> Diplomat <input type="checkbox"/> Managerial <input type="checkbox"/> Senior Management <input type="checkbox"/> Retiree <input type="checkbox"/> Student <input type="checkbox"/> Media <input type="checkbox"/> Travel <input type="checkbox"/> Others _____		Length of Service _____ Yr(s) / _____ Mth(s)	
Income		Income	
Annual Income S\$ _____		Annual Income S\$ _____	
Monthly Fixed Income S\$ _____		Monthly Fixed Income S\$ _____	
Commission/Freelance Income S\$ _____		Commission/Freelance Income S\$ _____	
Other Income S\$ _____		Other Income S\$ _____	
Source of Other Income <input type="checkbox"/> Rental <input type="checkbox"/> Interest/Dividends <input type="checkbox"/> Others		Source of Other Income <input type="checkbox"/> Rental <input type="checkbox"/> Interest/Dividends <input type="checkbox"/> Others	
Name of Previous Employer/Business (if current employment is <2 yrs)		Name of Previous Employer/Business (if current employment is <2 yrs)	
Length of Service: _____ Yr(s) / _____ Mth(s)		Length of Service: _____ Yr(s) / _____ Mth(s)	
Property to be Purchase/Refinanced Details			
Property Address (Pls include Project Name, if any):		Land Area (if any)	Built-in Area (if any)
		Tenure <input type="checkbox"/> Freehold <input type="checkbox"/> Leasehold _____ years _____ w.e.f	
Property Type			
HDB <input type="checkbox"/> 3-Room <input type="checkbox"/> 4-Room <input type="checkbox"/> 5-Room <input type="checkbox"/> Executive Apartment/Maisonette <input type="checkbox"/> Others _____		Private Residential <input type="checkbox"/> Bungalow <input type="checkbox"/> Semi-D <input type="checkbox"/> Intermediate/Corner Terrace <input type="checkbox"/> For Landed Property, No. of Storey _____ <input type="checkbox"/> Private Condominium Apartment <input type="checkbox"/> HUDC (Privatised) <input type="checkbox"/> Others _____	
Commercial <input type="checkbox"/> HDB Shop House/Shop Unit <input type="checkbox"/> Office Unit <input type="checkbox"/> Retail Shop Unit <input type="checkbox"/> Others _____		Industrial <input type="checkbox"/> Warehouse <input type="checkbox"/> Flatted Factory <input type="checkbox"/> Others _____	
Property		Purpose	
<input type="checkbox"/> Completed (Year built:) <input type="checkbox"/> Under Construction (expected TOP date: _____)		<input type="checkbox"/> Owner Occupation <input type="checkbox"/> Investment (Expected Rental :S\$ _____ monthly)	

Financing Requirements				
Package Selected <input type="checkbox"/> Fixed <input type="checkbox"/> Floating (SORA)		Lock-In Period <input type="checkbox"/> Nil <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> Others: _____		
<input type="checkbox"/> New Purchase OTP Granted <input type="checkbox"/> No <input type="checkbox"/> Yes Date of OTP _____ Purchase with <input type="checkbox"/> No <input type="checkbox"/> Yes Rental: S\$ _____/month Tenancy Expiry: _____ Benefits From <input type="checkbox"/> No <input type="checkbox"/> Yes Developer /Vendor Any Discount(s), Rebate(s), Voucher(s), Subsidy(s) and/or Incentives received from the vendor or any other party? S\$ _____ Purchase Price S\$ _____ Purchase from : <input type="checkbox"/> Developer/HDB <input type="checkbox"/> Secondary Market		Less : Cash Over Valuation: S\$ _____ Cash Down payment: S\$ _____ (____ %) CPF Down payment: S\$ _____ (____ %) CPF Grant (For HDB/EC only) :S\$ _____ Financing Required: Bridging: S\$ _____ Term: _____ yrs Mortgage Loan : S\$ _____ Term: _____ yrs Total Loan: Mortgage Loan : S\$ _____		
<input type="checkbox"/> Refinancing/ Equity Term Loan Current Bank: _____ Outstanding Mortgage Loan: S\$ _____ Remaining Tenure: _____ yrs Undisbursed Loan Amount (if any): S\$ _____ Remaining Tenure: _____ yrs Outstanding Equity Term Loan (Cash-out if any): S\$ _____ Remaining Tenure: _____ yrs Outstanding Equity Term Loan (Cash-out if any): S\$ _____ Remaining Tenure: _____ yrs Total CPF Utilization (Include Accrued Interest) (For Owners) S\$ _____ New Additional Requirement: Equity Term Loan (Cash-out if any): S\$ _____ Remaining Tenure: _____ yrs Equity Term Loan (Cash-out if any): S\$ _____ Remaining Tenure: _____ yrs				
<input type="checkbox"/> Bridging Loan <input type="checkbox"/> Property Sold; OTP Date _____ <input type="checkbox"/> Property yet to be Sold Address of Property to be sold: _____ _____ S (_____) Sale Price: S\$ _____ Less outstanding loan: S\$ _____ Less total CPF utilization (Include Accrued Interest) (For Owners) S\$ _____ Net Cash Proceeds : S\$ _____				
<input type="checkbox"/> CPF Usage Do you intend to use your CPF? <input type="checkbox"/> No <input type="checkbox"/> Yes		CPF for Monthly Repayment	Yes/No	S\$
		CPF for stamp / Legal Fees	Yes/No	S\$

Referral Details

I/We declare that I/we have been referred to SBI by my/our housing agent as mentioned below. Hence, I/we acknowledge that the agent might have access to some of my/our personal information from my/our loan application such as loan amount, interest rates, etc.

I/We are aware that an incentive may be paid to the referrer and I/we consent to you disclosing to such person that this loan application has been made, whether it was successful and/or any other information relating to this application and may be necessary for the purpose of or in connection with this referral incentive.

Full Name of Agent(As in NRIC):	
Agent NRIC No:	
Agent's Firm	
Signature of Main Applicant/Date	Signature of Co-Applicant/Date

Photocopy of agent's NRIC and name card attached Yes No

Declaration And Authorization (Important: Please Read Before Signing)
 Purchase (632a)

In conjunction with my/our application for a housing loan with SBI Singapore for the purchase of the mentioned property, I/we declare the following as at the date of this declaration:

- (i) I/We confirm that I/we will not use any credit facilities from the Bank or any other lender for the cash equity portion for the property purchase.
 - (ii) I/We hereby declare that I/we have not been granted credit facility(ies) by a financial institution or by the vendor or by any other party for the purchase of the Property or part of the Property.
 - (iii) *I/we do not have any existing outstanding credit facility(ies), either solely or jointly, granted by any other financial institution regulated by the Monetary Authority of Singapore ("MAS") and/or Housing Development Board ("HDB") for the purchase of any residential property; **OR**
 - (iv) *I/we have an existing outstanding credit facility(ies) for the purchase of another residential property(ies) which was granted to me/us, either solely or jointly, by another financial institution regulated by the MAS and/or HDB and/or have applied for credit facility(ies), either solely or jointly, for the purchase of another residential property(ies) with a financial institution regulated by MAS and/or HDB which is pending approval and/or loan disbursement(s) by the said financial institution and/or HDB.
- *Either one is must be applicable

 Exemption of TDSR for Owner Occupied Property (645C)

In conjunction with my/our application for a Re-financing housing loan with SBI Singapore for the mentioned property where the Option to Purchase was granted prior to 29 June 2013, I/we declare the following as at the date of this declaration:

- (i) The subject property is the only property I/we own solely/jointly; **AND**
- (ii) The subject property is for the occupation of one or more persons which shall include myself/ourselves; **AND**
- (iii) I/we do not have any outstanding loan(s), either solely or jointly, for the purchase of any other property(ies) or the re-financing of such a loan(s), apart from the subject property being re-financed; **AND**
- (iv) I/we do not have any outstanding loan(s), either solely or jointly, that is otherwise secured on any property(ies) (including the property being re-financed), or the re-financing of such a loan(s).

 Equity Term Loan/Overdraft Property (632b)

In conjunction with my/our application for an equity term loan with SBI Singapore secured by the above-mentioned property, I/we declare the following as at the date of this declaration:

- (i) I/We confirm that I/we will not use this loan facility towards down payment of another residential property in Singapore.
- (ii) *I/we do not have any existing outstanding credit facility(ies), either solely or jointly, granted by any other financial institution regulated by the Monetary Authority of Singapore ("MAS") and/or Housing Development Board ("HDB") for the purchase of any residential property.**OR**
- (iii) *I/we have an existing outstanding credit facility(ies) for the purchase of another residential property(ies) which was granted to me/us, either solely or jointly, by another financial institution regulated by the MAS and/or HDB and/or have applied for credit facility(ies), either solely or jointly, for the purchase of another residential property(ies) with a financial institution regulated by MAS and/or HDB which is pending approval and/or loan disbursement(s) by the said financial institution and/or HDB.

*Either one is must be applicable

Declaration And Authorization (Important: Please Read Before Signing) continues to next page..

By signing below,

1. I/We hereby warrant and declare that the information given in this application is true and correct and that I/we have not intentionally or wilfully withheld any material information.
2. I/We confirm that I am/we are the sole beneficial owner(s) of the loan account(s). Beneficial owner includes (i) in the case of a natural person, one who ultimately owns or controls the account (ii) the person on whose behalf a transaction is being conducted, or (iii) the person who exercises ultimate effective control in the case of corporate or unincorporated bodies. I/We further acknowledge that in the event I am/we are not the beneficial owner of the loan account, the Bank will be informed immediately.
3. I/We confirm that I/we will not use any credit facilities from the Bank or any other lender for the cash equity portion.
4. I/We confirm that in the event I/We have received such discount, 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, the net purchase price excludes such discount, rebate or benefit.
5. I/We hereby declare that I/we have not received and will not be receiving any interest in respect of any credit facility relating to the purchase which has been paid or is payable by the vendor, its agent, nominee or any other person by arrangement with the vendor, irrespective of whether such payment is made to the Bank or as a benefit to me/either of us.
6. I/We hereby declare that I/we have not been granted credit facility(ies) by a financial institution or by the vendor or by any other party for the purchase of the Property or part of the Property.
7. I/We am/are aware and agree that approval of this application is at the Bank's sole discretion, and the Bank is entitled to reject the application without giving any reason or notice to me/us.
8. I/We also warrant that all copies of the documents submitted are true copies, and all become and remain the property of the Bank.
9. I/We hereby authorize the Bank to obtain and verify any information about me/us at the Bank's sole discretion.
10. 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.
11. 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.
12. I/We confirm that at the time of this application, I/we am/are not undischarged bankrupt(s) in Singapore or any other country and there has been no statutory demand served on me/either of us or legal proceedings commenced against me/either of us.
13. I/We hereby authorize the Bank to inquire 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 the Bank may deem fit at its sole discretion.
14. I/We agree that if any of the information given herein becomes inaccurate or misleading or changes in anyway, whether before the application is approved or while the Loan is existing, I/we shall promptly notify the Bank of such changes.
15. I/We consent and authorize the Bank to communicate with me/us with respect of this application by electronic mail or any other means the Bank may deem appropriate at my/our respective address (es) set out in this application.
16. I/We confirm that I/we have read and understood the Bank's Notice on Personal Data Protection Act. I/We further acknowledge receipt of the Bank's Notice on Personal Data Protection Act and consent to the contents therein including the uses and disclosure of my/our personal data described therein.
17. I/We understand that the Bank may require a deposit account to be opened or an existing account nominated, to be used as the repayment account for all administrative charge, 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 acknowledge that I/we have read and understood fully all the Bank's prevailing Standard Terms and Conditions governing accounts and the terms contained in this application form and agree to be bound by them in connection with the deposit account(s) that may be opened hereunder as well as any and all account(s) designated as deposit account(s) by the Bank that may at this date already be opened by me/us and/or that may hereafter be opened by me/us with the Bank.
18. Where a Housing and Development Board ("HDB") flat is to be used as a security for the Loan, I/we further irrevocably authorise the Bank to disclose to the HDB, pursuant to and in accordance with the Bank's Notice on Personal Data Protection Act, any information pertaining to myself/ourselves including without limitation all information in relation to my/our application herein, accounts, and facilities with the Bank.
19. 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.
20. I/We declare that the property to be mortgaged is not affected by the HDB's En Bloc Redevelopment Scheme ("SERS")
21. My/Our signing of this application shall constitute my/our written consent for any such disclosure for the purposes of Section 47 of the Banking Act or any other disclosure imposed by law.
22. I/We consent to the Bank, pursuant to and in accordance with the Bank's Notice on Personal Data Protection Act as per on the bank's website, <https://sg.statebank/documents/1972585/1973706/PDPA-Notice-04052021-1.pdf>, disclosing all the information contained in this loan application form, the letter of offer and all my/our bank account(s) details to the insurance company that the Bank specifies in order to enable such insurance company to process my/our application for the mortgage insurance.
23. Where there is more than one applicant, each of us acknowledges that all representations, warranties, declarations, covenants, authorizations herein are deemed to be made by and apply and be binding on all of us jointly and severally
24. I/We consent and authorize the Bank to communicate with any credit bureau and parties to whom such credit bureau is permitted to disclose the same information for the purpose of the assessment of the creditworthiness of any persons.

Signature of Main Applicant/Date

Signature of Joint Applicant/Date

For Bank Use Only	
Relationship/Branch Manager Name:	Relationship/Branch Manager ID:
Branch	Relationship/Branch Manager Signature & Date
Name Screening <input type="checkbox"/> No <input type="checkbox"/> Yes	
Any Exceptional Approval Raised <input type="checkbox"/> No <input type="checkbox"/> Yes (Please attach copy of Exceptional Approval, if any)	

Document Checklist- Official Use Only

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|--|--|---|
| <input type="checkbox"/> NRIC/Work Pass Copy | <input type="checkbox"/> Latest Computerised Salary Slip | <input type="checkbox"/> Option To Purchase |
| <input type="checkbox"/> Passport (if foreigner) | <input type="checkbox"/> Latest Notice of Assessment (last 2 years if Self-Employed or Commission based) | <input type="checkbox"/> Option for Sale of Property |
| <input type="checkbox"/> Address Proof (if no NRIC) | <input type="checkbox"/> Latest CPF Account Balance Statement (if utilising CPF) | <input type="checkbox"/> Latest Loan account statement from existing financier |
| <input type="checkbox"/> HDB loan details printout from HDB website / HDB office | <input type="checkbox"/> Tenancy Agreement (if any) | <input type="checkbox"/> Latest CPF Withdrawal statement for related properties |
| <input type="checkbox"/> Account summary from borrower's myTax portal (IRAS website) showing all properties owned by borrowers | <input type="checkbox"/> Supporting Documents showing proof of "other" income (if any) | |
| <input type="checkbox"/> Home Loan Factsheet (New Purchase/ Refinancing of Residential) | <input type="checkbox"/> Latest statements on all outstanding credit facilities | |

Important Notes - Official Use Only

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