

<b>For Office Use</b>
CIF No:
A/C No:
Product Code:

## STUDENT LOAN APPLICATION FORM

### INSTRUCTIONS

- All fields are mandatory.
- Please use blue/black ink only to fill up the form.
- Please fill the form in BLOCK LETTERS. Tick the correct choice wherever applicable.
- Documents to be submitted along with the application form (originals to be produced for face to face verification)
  - Photocopy of Borrower's FIN/Student Pass
  - Copy of Parent's/ Guardian's passport if Borrower is under 21 years of age at time of application
  - Copy of birth certificate of Borrower/ proof of guardianship (where applicable)
  - Copy of Letter of Acceptance from education institution in Singapore, stating course type, fees & duration
  - Copy of Letter of Acceptance from education institution in Singapore for hostel admission, stating fees & duration
  - Standby Letter of Credit (in Singapore Dollars) issued by SBI branch in India, sufficient to cover 110% of the loan amount applied, including provision for accrual of interest, in the form and format as prescribed by SBI Singapore.
- Approval of this application is at the bank's discretion.

### APPLICANT INFORMATION

#### Personal Details

Dr.  Mr.  Mrs.  Ms.  Mdm.  Full Name as in FIN/Student Pass\*: \_\_\_\_\_

ID Type\* Passport ID Document No.\*             Issue Date            Expiry Date            Place of Issue \_\_\_\_\_

FIN/Student Pass no. \_\_\_\_\_ Issue Date \_\_\_\_\_ Expiry Date \_\_\_\_\_

Nationality  Indian Date of Birth

Sex  Male  Female Marital Status:  Single  Married  Divorced  Others \_\_\_\_\_

Highest Education Level  Post Graduate  Graduate  Diploma  Others \_\_\_\_\_

Residential Address in Singapore \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_ Postal Code \_\_\_\_\_

Mailing Address in Singapore (If different from residential address) \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_ Postal Code \_\_\_\_\_

Permanent Overseas Address \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_ Postal Code \_\_\_\_\_

Your contact number Singapore           India

Email \_\_\_\_\_

### DETAILS OF EDUCATION INSTITUTION AND COURSE ENROLLED

Name of Institution \_\_\_\_\_

Address \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_ Postal Code \_\_\_\_\_

Course Title \_\_\_\_\_

Course Duration \_\_\_\_\_

Starting on \_\_\_\_\_ (dd/mm/yyyy) Ending on \_\_\_\_\_ (dd/mm/yyyy)

Remaining duration of course (if applicable) \_\_\_\_\_  
 \_\_\_\_\_

Type of course  Full-time

Estimated course fees \_\_\_\_\_

Any discount, subsidy, bursary, scholarship received for this course from the institution or any other party?  Yes (please indicate total amount) \_\_\_\_\_  
 No

Name and address of \_\_\_\_\_  
 Highest level of education (prior to entrance of institution mentioned above) \_\_\_\_\_  
 \_\_\_\_\_ Postal Code \_\_\_\_\_

**Loan Amount Required** **SG\$** \_\_\_\_\_  
(not to exceed 100% of Tuition Fees and 75% of Hostel Fees)

**Repayment Period**

(i) Course Period  months (iii) Installment Payment Period ( max.60 )  months  
 (ii) Grace Period (0 or max. 6)  months (iv) Total (not to exceed 114 months) (i)+(ii)+(iii)  months

Please note that SBLC would be required for Loan Amount and Interest for Course Period + Grace Period.  
 The period of SBLC should be Total Repayment Period (iv) plus 6 months

**HOW DID YOU FIND OUT ABOUT OUR LOANS?**

Branch  Direct Mailer  Flyers/Brochures  Newspaper  Friends  Internet  Call Centre  Roadshow

Institution (Please provide name) \_\_\_\_\_

Others (Please specify) \_\_\_\_\_

**DECLARATION AND AUTHORIZATION (IMPORTANT: PLEASE READ BEFORE SIGNING)**

By signing below,

- 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.
- 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 in the said Notice.
- 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.
- I/We hereby declare that I/we have not been granted credit facility(ies) by any other financial institution or by any other party for the Student Loan.
- 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.
- I/We also warrant that all copies of the documents submitted are true copies, and all become and remain the property of the Bank.
- I/We hereby authorize the Bank to obtain and verify any information about me/us at the Bank's sole discretion.
- 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.
- 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.
- I/We confirm that at the time of this application, I/we have no criminal record in Singapore or any other country and there are no legal proceedings, suits or actions any kind whatsoever (whether criminal or civil) instituted against me/either of us.
- 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.
- 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.
- 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.
- I/We hereby consent that the Bank may, at any time without liability to me/us, disclose any information relating to me/us on any of my/our account which I/we may have with the Bank, to any third party as the Bank may deem fit at the Bank's absolute discretion (including without limitation the Consumer Credit Bureau, the Bank's branches worldwide and its servants, agents, correspondents and independent contractor(s) whenever the Bank considers it in its interest to make such disclosure.
- 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.
- Where there is more than one signatory, each of us acknowledges that all representations, warranties, declarations, covenants, authorizations herein are deemed to be made by and apply to and be binding on all of us jointly and severally.
- US Person Status - Please tick one accordingly (mandatory):
  - I/We declare that I/we are not "US person" as defined by United States Internal Revenue Service. I/We do not and have not held any US citizenship, nor issued any 'Green card', nor resided in the United States for more than 183 days within any 3 year period.
  - I/We declare that I/we are categorized as "US Person" as defined by United States Internal Revenue Service. I/We hereby submit my/ our completed and signed US W9 Form attached to my/our application.

Signature of Applicant \_\_\_\_\_ Date \_\_\_\_\_

Signature of Parent/Guardian \_\_\_\_\_ Date \_\_\_\_\_

\*If applicant is below the age of 21

**FOR BANK'S USE ONLY**

Other comments \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

RM Name : \_\_\_\_\_ Branch: \_\_\_\_\_

RM Telephone: \_\_\_\_\_  World Check \_\_\_\_\_ Signature of Relationship Manager \_\_\_\_\_