

Consumer Advisory – Free Credit Report for Individual Applicant

From 1 April 2016, if you wish to have a free credit report, you may obtain it within 30 calendar days from the date of approval or rejection of this application via the credit bureau website listed below. Alternatively, you may bring the approval or rejection letter and your NRIC/Passport to the following credit bureau's registered office to obtain a free credit report.

- Credit Bureau (Singapore) Pte Ltd (www.creditbureau.com.sg)

Individual Customers Application Form – PROPERTY LOAN

PERSONAL PARTICULARS			
MAIN APPLICANT		JOINT APPLICANT/GUARANTOR	
Full Name as in NRIC / Passport (Please underline surname) <input type="checkbox"/> Dr <input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Mdm <div style="text-align: right;"><input type="checkbox"/> Male <input type="checkbox"/> Female</div>		Full Name as in NRIC / Passport (Please underline surname) <input type="checkbox"/> Dr <input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Mdm Relationship with main applicant: <input type="checkbox"/> Tick if guarantor <input type="checkbox"/> Male <input type="checkbox"/> Female	
Applicant's Relationship with SIF: <input type="checkbox"/> Director <input type="checkbox"/> Director's Family		<input type="checkbox"/> Staff of SIF <input type="checkbox"/> Staff of SIF Group <input type="checkbox"/> Staff's Family <input type="checkbox"/> Public	
NRIC/ Passport No.:	Date Of Birth (DD/MM/YYYY):	NRIC/ Passport No.:	Date Of Birth (DD/MM/YYYY):
Race: <input type="checkbox"/> Chinese <input type="checkbox"/> Malay <input type="checkbox"/> Indian <input type="checkbox"/> Others	Nationality: <input type="checkbox"/> Singaporean <input type="checkbox"/> Singapore PR <input type="checkbox"/> Others: _____	Race: <input type="checkbox"/> Chinese <input type="checkbox"/> Malay <input type="checkbox"/> Indian <input type="checkbox"/> Others	Nationality: <input type="checkbox"/> Singaporean <input type="checkbox"/> Singapore PR <input type="checkbox"/> Others: _____
Marital Status: <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Others _____	Highest Education: <input type="checkbox"/> Diploma & below <input type="checkbox"/> Tertiary <input type="checkbox"/> Post Grad & above	Marital Status: <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Others _____	Highest Education: <input type="checkbox"/> Diploma & below <input type="checkbox"/> Tertiary <input type="checkbox"/> Post Grad & above
Home Address:		Home Address:	
Postal Code:		Postal Code:	
Mailing Address (If different from above):		Mailing Address (If different from above):	
Postal Code:		Postal Code:	
Contact No.:		Contact No.:	
Home: Office: HP:	Home: Office: HP:		
E-mail Address:		E-mail Address:	
Residence: <input type="checkbox"/> Fully Owned <input type="checkbox"/> Mortgaged <input type="checkbox"/> Rented <input type="checkbox"/> Stay with Parent(s) / Relative(s) / Others		Residence: <input type="checkbox"/> Fully Owned <input type="checkbox"/> Mortgaged <input type="checkbox"/> Rented <input type="checkbox"/> Stay with Parent(s) / Relative(s) / Others	
SOURCES OF INCOME			
EMPLOYMENT			
Name of Employer/Business: <input type="checkbox"/> Tick if Self Employed		Name of Employer/Business: <input type="checkbox"/> Tick if Self Employed	
Address of Employer/Business :		Address of Employer/Business:	
Postal Code:		Postal Code:	
Occupation :		Occupation :	
Length of Service:		Length of Service:	
Monthly Income: Fixed: Variable: (e.g. commission, bonus, allowance etc)		Monthly Income: Fixed: Variable: (e.g. commission, bonus, allowance etc)	

RENTAL INCOME, where applicable							
MAIN APPLICANT				JOINT APPLICANT/GUARANTOR			
Rental Premises Address	Monthly Rental Amount	Rental Period	Expiry Date	Rental Premises Address	Monthly Rental Amount	Rental Period	Expiry Date

A. FINANCIAL COMMITMENTS *							
MAIN APPLICANT							
Name of Financial Institution/ Lender	Loan Type	Loan Amount	Interest Rate	Outstanding Amount	Loan Tenure (years)	Monthly Instalment Amount	
						Cash portion	CPF portion

JOINT APPLICANT							
Name of Financial Institution/ Lender	Loan Type	Loan Amount	Interest Rate	Outstanding Amount	Loan Tenure (years)	Monthly Instalment Amount	
						Cash portion	CPF portion

B. CAR OWNERSHIP							
MAIN APPLICANT							
Car Ownership: <input type="checkbox"/> Fully Owned <input type="checkbox"/> Under Financing <input type="checkbox"/> Rented <input type="checkbox"/> None If under financing, please provide the following:-							
Name of Financial Institution/Lender	Loan Amount	Outstanding Amount	Interest Rate	Loan Tenure (years)	Monthly Instalment Amount		

JOINT APPLICANT							
Car Ownership: <input type="checkbox"/> Fully Owned <input type="checkbox"/> Under Financing <input type="checkbox"/> Rented <input type="checkbox"/> None If under financing, please provide the following:-							
Name of Financial Institution/Lender	Loan Amount	Outstanding Amount	Interest Rate	Loan Tenure (years)	Monthly Instalment Amount		

C. APPLICATION IN PROGRESS

If you are applying for or has applied for from the HDB, a financial institution or a money lender, in the six months prior to the time of applying for any credit facility or refinancing facility and that has not been approved yet, please furnish the details :-

MAIN APPLICANT

Name of Financial Institution/ Lender	Loan Type	Loan Amount	Interest Rate	Outstanding Amount	Loan Tenure (years)	Monthly Instalment Amount	
						Cash portion	CPF portion

JOINT APPLICANT

Name of Financial Institution/ Lender	Loan Type	Loan Amount	Interest Rate	Outstanding Amount	Loan Tenure (years)	Monthly Instalment Amount	
						Cash portion	CPF portion

D. LIABILITIES OF MAIN/JOINT APPLICANT(S) AS GUARANTOR(S)**MAIN APPLICANT**

If main applicant is a guarantor for any loans/ credit facilities, please provide the following:-

Name of Financial Institution/Lender	Loan Type	Loan Amount	Outstanding Amount	Interest Rate	Loan Tenure (years)	Monthly Instalment Amount

JOINT APPLICANT

If joint applicant is a guarantor for any loans/ credit facilities, please provide the following:-

Name of Financial Institution/Lender	Loan Type	Loan Amount	Outstanding Amount	Interest Rate	Loan Tenure (years)	Monthly Instalment Amount

DETAILS OF LOAN/CREDIT FACILITY APPLIED

Type of Loan/ Facility:		Loan/ Facility Amount:	
Interest Type: <input type="checkbox"/> Fixed <input type="checkbox"/> Floating		Interest Rate:	
Tenure:		Monthly Instalment:	
Is This Refinancing? <input type="checkbox"/> Yes <input type="checkbox"/> No If Yes, please state the following:			
Name of Financial Institution:		Loan Type:	
Outstanding amount:	<input type="checkbox"/> Owner Occupied <input type="checkbox"/> Not Owner Occupied	Description of Security:	

PROPERTY & GUARANTEE			
Property Type:	<input type="checkbox"/> HDB Flat	<input type="checkbox"/> HDB Shop	<input type="checkbox"/> Flat/Apartment
	<input type="checkbox"/> Condominium	<input type="checkbox"/> Executive Condominium	<input type="checkbox"/> Landed Property
	<input type="checkbox"/> Others, please specify _____		
Property Address:	Purchase Price:		
Age of Property (in years):	Guarantee Type: <input type="checkbox"/> Full <input type="checkbox"/> Partial		
CONSENT TO MARKETING INFORMATION (PLEASE TICK ACCORDINGLY)			
Applicable only to Applicants and/or Guarantors who are individuals:-			
Marketing Information			
I/We would like to receive marketing and promotional offers, news and materials via Telephone, Mobile Call, SMS, MMS message or Facsimile from Sing Investments & Finance Ltd ("SIFL").			
Main Applicant	<input type="checkbox"/> Yes	<input type="checkbox"/> No	Guarantor 1 <input type="checkbox"/> Yes <input type="checkbox"/> No
Joint Applicant	<input type="checkbox"/> Yes	<input type="checkbox"/> No	Guarantor 2 <input type="checkbox"/> Yes <input type="checkbox"/> No
I/We have opted 'Yes', I/We will receive faxes, mobile messages or calls from SIFL even if my/our number(s) is/are registered with the Do Not Call Registry.			
DECLARATION			
Are you in any way related to any director and/or staff of Sing Investments & Finance Limited?			<input type="checkbox"/> Yes <input type="checkbox"/> No
If Yes, please specify _____ _____			
Are you in any way related to the developer/vendor of the above property ("the developer/vendor")?			<input type="checkbox"/> Yes <input type="checkbox"/> No
If Yes, please provide full details:- _____ _____			
<u>For Residential Property Loan Only</u>			
Has the developer/vendor granted you any loans, advances or credit facilities to finance your purchase of the above property?			<input type="checkbox"/> Yes <input type="checkbox"/> No
If Yes, please provide full details:- _____ _____			
<u>For Residential Property Loan Only</u>			
Are the loan/credit facility applied for the benefit of third party/parties?			<input type="checkbox"/> Yes <input type="checkbox"/> No
If Yes, please provide full details:- _____ _____			
<u>For Residential Property Loan Only</u>			
Are you a proxy, agent, nominee, trustee or acting in similar capacity in the purchase of the above property for and on behalf of any person(s) or any other principals undisclosed or disclosed to you for the purpose of circumventing the laws of Singapore including the MAS notices, rules or regulations?			<input type="checkbox"/> Yes <input type="checkbox"/> No
If Yes, please provide full details and attach supporting documents:- _____ _____			
<u>For Residential Property Loan Only</u>			
Have you received any discount, rebate or any other benefit from the developer/vendor or Sing Investments & Finance Limited and/or anyone else (including the payment of legal or stamp fees for the purchase of the above property or legal subsidy or valuation subsidy for the Mortgage or free fire insurance etc) which has the effect of reducing the true purchase price of the above property?			<input type="checkbox"/> Yes <input type="checkbox"/> No
If Yes, please state the following and attach supporting documents:-			
Description: _____	Amount: S\$ _____		
Description: _____	Amount: S\$ _____		

For Residential Property Loan Only

Have you entered into any arrangement with the developer/vendor in relation to an interest absorption scheme or any other scheme under which the developer/vendor, its agent, nominee or any other person by arrangement with the developer/vendor has paid or has agreed to pay any of the interest in respect of the loan/credit facility applied, whether payment is made to Sing Investments & Finance Limited or as a benefit to you or otherwise? Yes No
If Yes, please state the following and attach supporting documents:-

Description: _____ Amount: S\$ _____

Description: _____ Amount: S\$ _____

Where applicable, the adjusted purchase price of the above property is S\$ _____
(ie. the purchase price of the above property less discount, rebate, benefit or interest payment by third parties)

For Residential Property Loan Only

Have the developer/vendor, banks, finance companies, any other financial institutions regulated by MAS, insurance companies, licensed moneylender and/or anyone else granted you any loans or credit facilities to finance your purchase of, or otherwise secured by, the above property? Yes No
If Yes, please provide full details including the amounts and attach supporting documents:-

For Residential Property Loan Only

Do you have you any outstanding loans, advances or credit facilities, either in your name(s) alone or jointly with others, due and owing to HDB, banks, finance companies, any other financial institutions regulated by MAS, insurance companies, licensed moneylender and/or anyone else to finance your purchase of other residential property/properties (ie residential property/properties other than the above property to be financed by Sing Investments & Finance Limited)? Yes No
If Yes, please provide full details, including names of joint borrowers, lenders, outstanding loan amounts, description of the other residential property/properties:-

Do you have any existing loan/credit facility (including guarantees) from Sing Investments & Finance Limited either alone or jointly with others or through companies/firms in which you have an interest? Yes No
If Yes, please provide full details and supporting documents:-

Note: For the purposes of the above questions, "you" and "your" shall mean the applicant(s) herein.

DECLARATION BY THE APPLICANT(S) AND GUARANTOR(S)

To: SING INVESTMENTS & FINANCE LIMITED

I/We hereby declare and confirm that I/we have paid/will be paying the deposit (ie the difference between the purchase price of the above property and the loan/facility financing granted to me/ us) using my/ our own cash resources prior to your disbursement of the loan/facility.

I/We hereby declare that I/we am/are of full age and not undischarged bankrupt(s) and not under any legal impediment or incapacity whatsoever and that there are no legal actions and proceedings (including bankruptcy, writ of seizure & sale, winding-up or judicial management proceedings) pending or otherwise instituted against me/us and no statutory demands have been served on me/us.

I/We hereby declare that all the answers, statements, information and declarations made and provided by me/us to you herein (collectively deemed to be "my/our declarations") are true, correct, accurate and complete and that I/we have not withheld/distorted any facts material and relevant to my/our loan/facility application to you.

I/We undertake to inform and update you in writing if there is/are any change(s) relating to any of my/our declarations herein.

I/We agree to provide you with such information and/or documents as you may require from time to time relating to or in connection with my/our declarations and this application herein.

I/We hereby authorize and give consent to you to carry out credit checks and conduct searches on me/us in relation to my/our declarations herein and/or any other information and/or personal data relating to me/us and my/our application herein with the Housing & Development Board ("HDB"), Central Provident Fund Board ("CPF Board"), Inland Revenue Authority of Singapore ("IRAS"), Singapore Land Authority ("SLA"), the Credit Bureau (Singapore) Pte Ltd ("CBS") and/or any other credit reference agency or bureau, my/our employers, any financial institution or such other parties or any person and/or any other database and/or service providers as you deem fit or necessary at your absolute discretion.

I/We consent to you collecting, using, disclosing, processing and/or transferring my/our personal data that you hold for the purposes set out in your Privacy Policy Notice (as amended, revised or substituted from time to time) at its website (www.sif.com.sg).

I/We agree that the terms and conditions set out in your Privacy Policy Notice (as amended, revised or substituted from time to time) at its website (www.sif.com.sg) shall be

binding on me/us.

I/We hereby authorize and give consent to you and/or your agents, servants and employees, without any liability and notice to me/us, to collect, use, disclose, process and transfer at any time any of my/our confidential information and/or personal data (as defined under the Singapore Personal Data Protection Act 2012 and any amendments or re-enactments thereof (hereinafter referred to as "my/our personal data") including but not limited to the credit standing, financial position and payment records regarding me/us, the moneys, the securities and any other relevant particulars of my/our loan/facility and/or any of my/our other accounts with you or any matters or transactions thereto to any person whether located in or outside Singapore and to any party to whom you deem fit including any guarantors for the loan/facility, your solicitors, HDB, CPF Board, IRAS, SLA, CBS and/or other credit reference agency or bureau and its/their members and for any business and/or legal purposes whatsoever as you deem fit or reasonable including but not limited to the following purposes:-

- (a) for the purposes of credit evaluation and/or approval of the loans, advances, credit facilities and/or any other facilities granted herein;
- (b) for purposes in connection with any enforcement of your rights, powers, remedies and benefits against me/us and/or the guarantor(s) in relation to the loans, advances, credit facilities and/or any other facilities granted or to be granted herein and/or the security or securities given in connection therewith;
- (c) for the purposes of providing customer services and feedback;
- (d) for any marketing, promotional and/or cross-selling purposes of your products and services;
- (e) for data processing, statistical and risk analysis purposes;
- (f) for any ancillary purposes relating to and/or in connection with the loans, advances, credit facilities and/or any other facilities granted or to be granted herein.

Reference to "any person" in this application form shall include individual, company, corporation, firm, partnership, joint venture, society, association, organization, trust, government, state or agency or authority of a state or any other entity (whether incorporated or otherwise) in or outside Singapore.

I/We hereby declare that all my/our confidential information and personal data provided to you herein are true, complete and accurate in all respects and I/we undertake to correct the same if any of my/our confidential information and personal data become wrong, incomplete or inaccurate.

I/We authorize and give consent to you (a) to disclose, transfer and process my/our confidential information and personal data and/or (b) to provide this application form or a copy thereof duly completed and signed by me/us and any other legal documents, to such other third party or any person that you deem fit at your absolute discretion or as may be required by any applicable law, the courts or the regulatory or statutory authorities in Singapore and elsewhere in the world without any liability or notice to me/us. The disclosure may be made by phone, mail, electronic mail, SMS or any other means of communication which you deem appropriate.

I/We hereby confirm that I am/we are aware that, upon my/our withdrawal of my/our authorizations and consents herein given, the consequences are as follows:-

- (a) You shall be unable to process my/our applications for loans, advances, credit facilities and/or any other facilities herein without any further notice and liability whatsoever to me/us;
- (b) if the loans, advances, credit facilities and/or any other facilities have been approved and granted to me/us but pending disbursements, you shall be entitled to cancel the said loans, advances, credit facilities and/or any other facilities immediately without any further notice and liability whatsoever to me/us;
- (c) if the loans, advances, credit facilities and/or any other facilities have been fully or partially disbursed, you shall be entitled to demand immediate repayment from me/us and/or the guarantor(s) of all the outstanding loans, advances, credit facilities and all monies due and owing to you by me/us including the principal amount, interest and default interest. All fees, charges, expenses and costs (including legal costs on a full indemnity basis) incurred or suffered thereto by you in recovering the said monies shall be borne by me/us and/or the guarantor(s). You shall not be liable to me/us for any claims, losses, damages, costs (including legal costs on a full indemnity basis) or expenses suffered or incurred by me/us in connection with or in consequence of or arising out of your actions herein ; or
- (d) such other consequences or implications as may be advised by you to me/us from time to time.

I/We confirm that my/our consents, declarations and authorizations herein shall survive the termination of any or all of my/our accounts or loans/facilities with you for any reason whatsoever.

I/We declare that I/we have complied with and shall continue to comply with all the laws (including the applicable tax laws) in Singapore and any other country in the world which apply to me/us including reporting my/our worldwide income to the relevant and applicable tax authority/authorities in Singapore and any other country in the world.

For the purposes of my/our consents and authorizations herein and you complying with all applicable laws in Singapore and any other country in the world, I/we waive any bank secrecy, privacy or data protection rights in respect of my/our confidential information, personal data and/or my/our account(s) with you.

For the avoidance of doubt, nothing in this application shall be construed or interpreted to impose any obligation on you to approve, grant or continue to grant the loans, advances, credit facilities and/or any other facilities to me/us and you shall have the right at any time to reject my/our application herein and to retain all documents submitted with this application without having to give or disclose any reason(s) whatsoever to me/us.

I/We understand and am/are fully aware that if any of my/our declarations herein is false, inaccurate, incomplete or misleading or if I/we obtain the loan/facility by false, inaccurate, incomplete or misleading statements or declarations, you shall be entitled at your absolute discretion to reject my/our application or to refuse to disburse the loan/facility or to terminate, vary, reduce or cancel the loan/facility granted to me/us and to recover/recall immediately from me/us the outstanding loan/facility, interest, default interest and all monies due and owing to you including all fees, charges, expenses and costs (including legal costs on a full indemnity basis) incurred thereto by you.

I/We hereby irrevocably and unconditionally agree to pay and indemnify you in full against all claims, demands, actions, proceedings, losses, damages, costs (including legal costs on a full indemnity basis), abortive costs imposed by you at your discretion, fees, charges, expenses and any other liabilities suffered or incurred by you arising from or in connection with or in consequence of or if any of my/our declarations herein is found to be untrue, inaccurate, incomplete or misleading or if I/we fail or delay to comply with any of your requests for information and/or documents.

Where there is more than one applicant and guarantor, each of us shall be jointly and severally liable for the loan/facility and all the consents, declarations and authorizations herein made by us shall be binding on all of us jointly and severally.

I/We agree to execute such legal documents in such form as may be required by you at my/our costs and expenses.

Unless the context otherwise requires, in this Part, the words "You" and "your" shall mean Sing Investments & Finance Limited and the words "I/We" and "me/us" and "my/our" shall mean the applicant(s) and the guarantor(s).

 Please sign here	 Please sign here
Signature	Signature
Name (Main Applicant): Date:	Name (Joint Applicant/Guarantor): Date:

* Financial Commitments refer to all financial liabilities of the Main and Joint Applicants including car loans, outstanding property loans, share loans, renovations loans, study loans, credit card loans, secured or unsecured revolving or non-revolving loans etc.

Documents required for processing:

- 1) Latest 2 years Income Tax Assessments;
- 2) Photocopies of NRIC/ Passport
- 3) Option to Purchase/Sale & Purchase Agreement;
- 4) CPF statement for Residential Properties Scheme
- 5) Letters of offer for loans/credit facilities and bank statements with other financial institutions/lenders; and
- 6) A printout of the borrower's "My Property Portfolio" in my Tax Portal at www.iras.gov.sg listing the tax rate levied on the property as "owner-occupied for refinancing application for owner occupation.