



Declaration Form

To : CIMB Bank Berhad, Singapore Branch

- LOAN APPLICATION FOR CREDIT FACILITIES/REFINANCING OF CREDIT FACILITIES FOR THE PURCHASE OF, AND/OR OTHERWISE SECURED BY, THE PROPERTY AT:**
- LOAN APPLICATION FOR THE PURCHASE/REFINANCING OF CREDIT FACILITIES FOR THE PURCHASE OF, AND/OR OTHERWISE SECURED BY, THE HDB FLAT/EXECUTIVE CONDOMINIUM DIRECTLY PURCHASED FROM DEVELOPER (EC) AT:**

.....
(the "New Residential Property")

The Singapore Government announced measures aimed at maintaining a stable and sustainable property market. These measures include the lowering of the LTV limit on housing loans granted by financial institutions regulated by the Monetary Authority of Singapore (the "MAS") to borrowers with one or more outstanding housing loans at the time of the new housing purchase and the enhancement of rules relating to credit underwriting practices. Full details are set out in MAS Notice 632 and MAS Notice 645, available on www.mas.gov.sg.

Accordingly, I/we, the undersigned, in respect of the loan application for credit facilities/refinancing of credit facilities for the purchase of, and/or otherwise secured by, the New Residential Property (the "**Loan Application**"), hereby jointly and severally: -

(A) **DECLARE** that:-

(1) In respect of credit facility(ies) for the purchase of, or otherwise secured by, the New Residential Property: -

- (i) I/We have outstanding credit facility(ies) with HDB, another financial institution(s), vendor(s), moneylender(s) or any other party for the financing of a Residential Property (other than the New Residential Property), purchased by me/us.
- I/We do not have any outstanding credit facility with HDB, any financial institution, any vendor, any moneylender or any other party for the financing of a Residential Property (other than the New Residential Property), purchased by me/us.
- (ii) I/We am/are currently applying for credit facility(ies) from HDB, other financial institution(s), vendor(s), moneylender(s) or other party for the financing of a Residential Property (other than the New Residential Property), purchased or to be purchased by me/us.
- I/We am/are not currently applying for any credit facility from HDB, any other financial institution, any other vendor, any moneylender or other party for financing of a Residential Property (other than the New Residential Property), purchased or to be purchased by me/us.
- (iii) I/We am/are applying for the grant of the credit facility for the purchase of the New Residential Property for my/own use.
- I/We am/are applying for the grant of the credit facility for the purchase of the New Residential Property for the benefit of another party.
- (iv) I/We have received a discount, rebate or other benefit for the purchase of the New Residential Property from the vendor or any other party (including the payment of legal or stamp fees for the purchase) which has the effect of reducing the true purchase price. Please provide details (including amount of such discount, rebate or benefit):
- I/We have received no discount, rebate or other benefit for the purchase of the New Residential Property from the vendor or any other party (including the payment of legal or stamp fees for the purchase) which has the effect of reducing the true purchase price.
- (v) Some or all of the interest in respect of any credit facility relating to the purchase of the New Residential Property is paid or payable by the vendor, its agent, nominee or any other person by arrangement with the vendor, irrespective of whether payment is made to you or as a benefit to me/us. Please provide details (including amount paid or payable):
- No interest in respect of any credit facility relating to the purchase of the New Residential Property is paid or payable by the vendor, its agent, nominee or any other person by arrangement with the vendor, irrespective of whether payment is made to you or as a benefit to me/us.
- (vi) I/We have been granted credit facility(ies) by a financial institution regulated by the MAS, moneylender or other party for the purchase of, or otherwise secured by, the New Residential Property and/or a Vendor's Loan for the purchase of the New Residential Property. Please provide details (including amount of such credit facility and/or Vendor's Loan):
- I/We have not been granted credit facility(ies) by a financial institution regulated by the MAS, moneylender or other party for the purchase of, or otherwise secured by, the New Residential Property and/or a Vendor's Loan for the purchase of the New Residential Property.

Please complete additional declaration below (vii – xii) for HDB Flat/Executive Condominium directly purchased from developer)

- (vii) I/We will be the owner, either by myself/ourselves or jointly of the New Residential Property.
 I/We will not be the owner, either by myself/ourselves or jointly of the New Residential Property.
- (viii) I/We do not own any existing Residential Property either by myself/ourselves or jointly.
 I/We have only one existing Residential Property (“Existing Residential Property”) that I/we own, either by myself/ourselves or jointly.
 I/We have more than one existing Residential Property (“Existing Residential Property”) that I/we own, either by myself/ourselves or jointly.
- (ix) I/We are taking steps, in accordance with the signed undertaking to HDB, to sell my/our Existing Residential Property.
 I/We are not taking steps, to sell my/our Existing Residential Property.
- (x) I/We have outstanding credit facility(ies) (either in my/our own name or jointly with another borrower) with HDB, another financial institution(s), vendor(s), a moneylender or any other party for the purchase of a Property or the re-financing of such a credit facility (other than the Existing Residential Property).
 I/We do not have any outstanding credit facility(ies) (either in my/our own name or jointly with another borrower) with HDB, another financial institution(s), vendor(s), a moneylender or any other party for the purchase of a Property or the re-financing of such a credit facility (other than the Existing Residential Property).
- (xi) I/We have outstanding credit facility(ies) (either in my/our own name or jointly with another borrower) with HDB, another financial institution(s), vendor(s), a moneylender or any other party, that is otherwise secured on any Property including the existing Residential Property, or the re-financing of such a credit facility.
 I/We do not have any outstanding credit facility(ies) (either in my/our own name or jointly with another borrower) with HDB, another financial institution(s), vendor(s), a moneylender or any other party, that is otherwise secured on any Property including the existing Residential Property, or the re-financing of such a credit facility.
- (xii) I/We own, either by myself/ourselves or jointly, other Property other than the Existing Residential Property.
 I/We do not own, either by myself/ourselves or jointly, other Property other than the Existing Residential Property.
 I/We do not own, either by myself/ourselves or jointly, any other Property.

(2) In the case of re-financing of credit facilities for the purchase of the New Residential Property: -

- (i) The New Residential Property being re-financed is the only property that I/we own, either by myself/ourselves or jointly.
 The New Residential Property being re-financed is not the only property that I/we own, either by myself/ourselves or jointly.
- (ii) The New Residential Property being re-financed is for the occupation of one or more persons including me/us.
 The New Residential Property being re-financed is not for my/our occupation.
- (iii) I/We have outstanding credit facility(ies) (either in my/our own name or jointly with another borrower) with HDB, another financial institution(s), vendor(s), a moneylender or any other party for the purchase of any Property or the re-financing of such a credit facility other than the New Residential Property being re-financed.
 I/We do not have any outstanding credit facility(ies) (either in my/our own name or jointly with another borrower) with HDB, another financial institution(s), vendor(s), a moneylender or any other party for the purchase of any Property or the re-financing of such a credit facility other than the New Residential Property being re-financed.
- (iv) I/We have outstanding credit facility(ies) (either in my/our own name or jointly with another borrower) with HDB, another financial institution(s), vendor(s), moneylender(s) or any other party, that is otherwise secured on any Property (including the New Residential Property being re-financed), or the re-financing of such a credit facility(ies).
 I/We do not have any outstanding credit facility(ies) (either in my/our own name or jointly with another borrower) with HDB, another financial institution(s), any vendor, any moneylender or any other party, that is otherwise secured on any Property (including the New Residential Property being re-financed), or the re-financing of such a credit facility(ies).

(collectively, the “**Declarations**”);

(B) Additional Financial Commitments

(i) Main Applicant

No.	Type of Facility or Arrangement	Lender*	Collateral Details (If any)	Loan Outstanding**/ Credit Limit	Remaining Tenure	Current Interest Rate	Monthly Repayment	
							Cash	CPF
1.				S\$	Yrs	%	S\$	S\$
2.				S\$	Yrs	%	S\$	S\$
3.				S\$	Yrs	%	S\$	S\$
4.				S\$	Yrs	%	S\$	S\$
5.				S\$	Yrs	%	S\$	S\$
6.				S\$	Yrs	%	S\$	S\$
7.				S\$	Yrs	%	S\$	S\$
8.				S\$	Yrs	%	S\$	S\$

*Lender includes but is not limited to the HDB, any financial institution or moneylender or any person or corporation by whom a motor vehicle is to be bailed to a hirer under a hire-purchase agreement.

**Including undisbursed amount.

(ii) Joint Applicant

No.	Type of Facility or Arrangement	Lender*	Collateral Details (If any)	Loan Outstanding**/ Credit Limit	Remaining Tenure	Current Interest Rate	Monthly Repayment	
							Cash	CPF
1.				S\$	Yrs	%	S\$	S\$
2.				S\$	Yrs	%	S\$	S\$
3.				S\$	Yrs	%	S\$	S\$
4.				S\$	Yrs	%	S\$	S\$
5.				S\$	Yrs	%	S\$	S\$
6.				S\$	Yrs	%	S\$	S\$
7.				S\$	Yrs	%	S\$	S\$
8.				S\$	Yrs	%	S\$	S\$

*Lender includes but is not limited to the HDB, any financial institution or moneylender or any person or corporation by whom a motor vehicle is to be bailed to a hirer under a hire-purchase agreement.

**Including undisbursed amount.

(iii) Joint Applicant

No.	Type of Facility or Arrangement	Lender*	Collateral Details (If any)	Loan Outstanding**/ Credit Limit	Remaining Tenure	Current Interest Rate	Monthly Repayment	
							Cash	CPF
1.				S\$	Yrs	%	S\$	S\$
2.				S\$	Yrs	%	S\$	S\$
3.				S\$	Yrs	%	S\$	S\$
4.				S\$	Yrs	%	S\$	S\$
5.				S\$	Yrs	%	S\$	S\$
6.				S\$	Yrs	%	S\$	S\$
7.				S\$	Yrs	%	S\$	S\$
8.				S\$	Yrs	%	S\$	S\$

*Lender includes but is not limited to the HDB, any financial institution or moneylender or any person or corporation by whom a motor vehicle is to be bailed to a hirer under a hire-purchase agreement.

**Including undisbursed amount.

(iv) Joint Applicant

No.	Type of Facility or Arrangement	Lender*	Collateral Details (If any)	Loan Outstanding**/ Credit Limit	Remaining Tenure	Current Interest Rate	Monthly Repayment	
							Cash	CPF
1.				S\$	Yrs	%	S\$	S\$
2.				S\$	Yrs	%	S\$	S\$
3.				S\$	Yrs	%	S\$	S\$
4.				S\$	Yrs	%	S\$	S\$
5.				S\$	Yrs	%	S\$	S\$
6.				S\$	Yrs	%	S\$	S\$
7.				S\$	Yrs	%	S\$	S\$
8.				S\$	Yrs	%	S\$	S\$

*Lender includes but is not limited to the HDB, any financial institution or moneylender or any person or corporation by whom a motor vehicle is to be bailed to a hirer under a hire-purchase agreement.

**Including undisbursed amount.

(1) The information given to the Bank above, includes:

- i. Relevant Credit Facilities and Arrangements set out in any of the sub-paragraphs (i) to (vii) of paragraph (2) below obtained from the HDB, any financial institution or any moneylender in my name or jointly with another borrower where the funds under the Relevant Credit Facilities and Arrangements have been disbursed but not fully repaid;
- ii. Relevant Credit Facilities and Arrangements set out in any of the sub-paragraphs (i) to (vii) of paragraph (2) below obtained from the HDB, any financial institution or any moneylender in my name or jointly with another borrower where the funds under the Relevant Credit Facility and Arrangements have not been disbursed either in whole or in part;

- iii. Relevant Credit Facilities and Arrangements (obtained under my name or jointly with another borrower) that I am applying for or has applied for
 - (A) in the case of Relevant Credit Facilities and Arrangements set out in any of the sub-paragraphs (i) to (vii) of paragraph (2) below, from the HDB, any financial institution or any moneylender; or
 - (B) in the case of Relevant Credit Facilities and Arrangements set out in paragraph (2)(viii) below, from any person by whom a motor vehicle is to be bailed to a hirer under a hire-purchase agreement, in the six months prior to the date of the Loan Application that may still be under the status of application processing and that has not been approved or accepted;
 - iv. Relevant Credit Facilities and Arrangements set out in paragraph (2)(viii) below that is obtained from any person by whom a motor vehicle is bailed to a hirer under a hire-purchase agreement in my name or jointly with another borrower where:
 - (A) no periodic payments are required to be made under the hire-purchase agreement yet; or
 - (B) there is any outstanding periodic payments to be made under the hire-purchase agreement; and
 - v. Relevant Credit Facilities and Arrangements in respect of which I am acting as a guarantor.
- (2) For the purpose of sub section 1 above, "Relevant Credit Facilities and Arrangements" means any of the following:
- i. a credit facility(ies) for the purchase of property;
 - ii. a refinancing facility for the purchase of property;
 - iii. a credit facility otherwise secured by property;
 - iv. a refinancing facility for a credit facility otherwise secured by property;
 - v. a secured revolving credit facility;
 - vi. an unsecured revolving credit facility;
 - vii. any other credit facility, including motor vehicle 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.
- (3) The information given to the Bank above is/will be true, accurate and complete and that have not intentionally withheld any material information.

(collectively, the "**Declarations**")

- (C) **REPRESENT AND WARRANT** that the Declarations that I/we have provided herein is true and complete and undertake to inform you of any changes to the Declarations; and
- (D) **UNDERSTAND** that in the event that the Declarations that I/we have provided here is or proves to be untrue, incomplete, inaccurate or misleading, you shall be entitled to reject my/our loan application for the purchase of the Property and/or take whatever actions as you deem fit.
- (E) **AGREE TO INDEMNIFY** you and hold you harmless from and against all losses, damages and expenses (including legal costs on an indemnity basis) which you may suffer as a result of any information given in the Declarations being or becoming untrue, incomplete, inaccurate or misleading, by omission or otherwise, in this declaration form ("**Declaration Form**"). I/We further agree that your rights under this indemnity shall be in addition to and shall not be in any way prejudiced or affected by any one or more other indemnities, guarantees, securities or other obligations which you may now or may subsequently hold whether from any one or more of the borrower(s), as applicable, or from any other person.

Unless otherwise herein defined, all capitalised terms shall bear the same meaning assigned in MAS Notice 632 and MAS Notice 645.

For the purpose of this Declaration Form, outstanding credit facilities shall include credit facilities (i) where the funds thereunder have been disbursed but not fully repaid, (ii) where the funds thereunder have not been disbursed either in whole or in part, (iii) which may still be under the status of application processing and that has not been approved or accepted in the 6 months prior to the date of the Loan Application, and/or (iv) in respect of which I/we are acting as guarantor(s).

The Declarations that I/We have provided herein shall supplement and shall form an integral part of my Loan Application.

I/We have carefully reviewed and considered the contents of this Declaration Form and confirm that I/we understand the contents of this Declaration Form.

The terms of this Declaration Form, including the Declarations and representations, may be enforced and relied upon by the addressee and the operation of the Contracts (Rights of Third Parties) Act (Cap. 53B) is excluded.

This Declaration Form shall be governed by and construed in accordance with the laws of Singapore.

Dated this day of 20

Signature of Main Applicant

Name (as per NRIC/Passport):

NRIC No./Passport No.:

Signature of Joint Applicant

Name (as per NRIC/Passport):

NRIC No./Passport No.:

Signature of Joint Applicant

Name (as per NRIC/Passport):

NRIC No./Passport No.:

Signature of Joint Applicant

Name (as per NRIC/Passport):

NRIC No./Passport No.:

Signature of Witness

Witnessed by:

CIMB Bank Berhad, Singapore Branch

Signature of Witness

Witnessed by:

CIMB Bank Berhad, Singapore Branch

Signature of Witness

Witnessed by:

CIMB Bank Berhad, Singapore Branch

Signature of Witness

Witnessed by:

CIMB Bank Berhad, Singapore Branch

Please tick as appropriate.

Note: If any or either of the undersigned has an outstanding housing loan, all joint purchasers of the Property are deemed to have an outstanding housing loan.