

## Guide For Application Form

### Documents Required for the Loan Application:

1. NRIC (For Singaporeans & SPRs)/ Passport & Employment pass (For Foreigners)
2. Latest 3 months' computerized payslips & latest 12 month cpf contribution history statement
- 3. Latest Notice of Assessment (for self-employed and salaried employees) (Mandatory)
4. Proof of no HDB loan with HDB (you can print this e-HDB page from HDB's website [www.hdb.gov.sg](http://www.hdb.gov.sg) using your respective Singpass)

Select **"My Flat"**. Select **"Financial Info"**. Print out the page which says "I do not own any HDB flat/ do not have any loan with HDB".

5. Letter of Declaration (attached) **(Required for all Refinance property which is currently being owner occupied)**
6. A printout of my/our "My Property Portfolio" page in **myTax Portal** at [www.iras.gov.sg](http://www.iras.gov.sg), listing the tax rate levied on the Refinanced Property as **"Owner Occupied"** – for exemption of TDSR.

Select "Property Tax" at the bottom left and click on "View My Property Portfolio/ Change mailing address"

Email me the page which shows your property address and "Owner Occupied" **(Required for Refinance of Owner Occupied Property)**

7. Latest outstanding loan statement from existing bank
8. CPF Private Residential Withdrawal Statement (shows CPF used and accrued interest) ([www.cpf.gov.sg](http://www.cpf.gov.sg)) **(Refinance)**

Scroll to **Section C**. Click on **"My Property"**. Select **"I wish to view my Property Details"**.

- Signed the addendum attached

- 1) New purchase
  - Mortgage Application Form
  - HL Declaration Form
  - MAS 632 Declaration Form
  - MAS 645-A Declaration Form



2) Refinance

- Mortgage Application Form
- MAS 645-A Declaration Form
- ETL Declaration Form (To apply fresh Term Loan)

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