**Coomercial Loan Application Guide DBS**

**Documents requirement**

 6 months bank statement from main operating account

 Latest 2 yrs financials

 Latest 2 yr income tax NOA

 NRIC front and back

 Singed copy of Sales & Purchase Agrrement/ OTP for property

 Tenancy Agreement

 Property loan statement of Accounts from existing financier for the past 6 months (Refinancing applications)

**Something DBS differentiate ourselves from others:**

1. Buying residential properties under personal name and financed under company name. Max 20% financing LTV. (under MAS guideline)
2. Gearing up on properties loans.
3. Buying commercial properties under personal name and financed under company name. Max 90% financing LTV for owner occupied and 70% LTV for investment holdings.
4. Buying commercial properties under company name. Max 90% financing LTV for owner occupied and 70% LTV for investment holdings.
5. Cash out either residential or commercial properties. Max 80% financing LTV for owner occupied and 60% LTV for investment holdings.
6. We do a clawback of legal and valuation fees for 3 years.