**Coomercial Loan Application Guide OCBC**

For Refinancing under **Operating company > 2 years old**, these are the documents required:

1. OCBC Consent form signed by all borrowers (see attached)
2. Signed Loan referral form (see attached)
3. Copy of NRIC of all borrowers
4. Latest 2 Years Personal Income Tax Assessment of all borrowers (known as Notice of Assessment), YA 2017 & 2018
5. Latest 2 years Financial Statements of company
6. Latest 6 months Statement of Accounts of the Loan
7. Copy of Letter of Offer from current bank
8. Latest 6 months Current Account bank statements (if not with OCBC)
9. Latest 6 months Loan Account bank statements

For Refinancing under **Sole Prop/ Investment Holding Company/ Operating Company < 2 years old**, these are the documents required:

1. OCBC Consent form signed by all borrowers (see attached)
2. Signed TDSR Declaration form, by all borrowers. 1 copy per borrower. (see attached)
3. Signed TDSR Declaration form, by the company, signed by any director. (see attached)
4. Signed Loan referral form (see attached)
5. Copy of NRIC of all borrowers
6. Latest 2 Years Personal Income Tax Assessment of all borrowers (known as Notice of Assessment), YA 2017 & 2018
7. Latest 3 Months Computerised Payslip, supported with latest 3 months’ pay crediting bank statements **or** Latest 12 months CPF Contribution statement, of all borrowers
8. Latest month credit card statements for **ALL USED** credit cards, of all borrowers
9. Latest 6 months Statement of Accounts of the Loan from current financier
10. Latest 6 months Loan Account bank statements
11. Latest 2 years Financial Statements of company
12. Copy of Letter of Offer from existing financier
13. Stamped Tenancy Agreement for all Existing Properties that rental income is collected under your name – if applicable

For Refinancing under **Individuals**, these are the documents required:

1. OCBC Consent form signed by all borrowers (see attached)
2. Signed TDSR Declaration form, by all borrowers. 1 copy per borrower. (see attached)
3. Signed Loan referral form (see attached)
4. Copy of NRIC of all borrowers
5. Latest 2 Years Personal Income Tax Assessment of all borrowers (known as Notice of Assessment), YA 2017 & 2018
6. Latest 3 Months Computerised Payslip, supported with latest 3 months’ pay crediting bank statements **or** Latest 12 months CPF Contribution statement, of all borrowers
7. Latest month credit card statements for **ALL USED** credit cards, of all borrowers
8. Latest 6 months Statement of Accounts of the Loan from current financier
9. Latest 6 months Loan Account bank statements
10. Copy of Letter of Offer from existing financier
11. Stamped Tenancy Agreement for all Existing Properties that rental income is collected under your name – if applicable

For Refinancing under **Sole Prop/ Investment Holding Company/ Individuals (TDSR Exempt – 3% Debt Reduction)**, these are the documents required:

1. OCBC Consent form signed by all borrowers (see attached)
2. Signed Loan referral form (see attached)
3. Copy of NRIC of all borrowers
4. Latest 2 Years Personal Income Tax Assessment of all borrowers (known as Notice of Assessment), YA 2017 & 2018
5. Latest 6 months Statement of Accounts of the Loan from current financier
6. Latest 6 months Loan Account bank statements
7. Latest 6 months personal current bank statements for all borrowers
8. Latest 2 years Financial Statements of company
9. Copy of Letter of Offer from existing financier
10. Stamped Tenancy Agreement for all Existing Properties that rental income is collected under your name – if applicable

For New Purchase under **Operating company > 2 years old**, these are the documents required:

1. OCBC Consent form signed by all borrowers (see attached)
2. Signed Loan referral form (see attached)
3. Copy of NRIC of all borrowers
4. Latest 2 Years Personal Income Tax Assessment of all borrowers (known as Notice of Assessment), YA 2017 & 2018
5. Latest 2 years Financial Statements of company
6. Latest 6 months Current Account bank statements (if not with OCBC)
7. OTP, if any

For New Purchase under **Sole Prop/ Investment Holding Company/ Operating Company < 2 years old**, these are the documents required:

1. OCBC Consent form signed by all borrowers (see attached)
2. Signed TDSR Declaration form, by all borrowers. 1 copy per borrower. (see attached)
3. Signed TDSR Declaration form, by the company, signed by any director. (see attached)
4. Signed Loan referral form (see attached)
5. Copy of NRIC of all borrowers
6. Latest 2 Years Personal Income Tax Assessment of all borrowers (known as Notice of Assessment), YA 2017 & 2018
7. Latest 3 Months Computerised Payslip, supported with latest 3 months’ pay crediting bank statements **or** Latest 12 months CPF Contribution statement, of all borrowers
8. Latest month credit card statements for **ALL USED** credit cards, of all borrowers
9. Latest 2 years Financial Statements of company
10. Stamped Tenancy Agreement for all Existing Properties that rental income is collected under your name – if applicable
11. OTP, if any

For New Purchase under **Individuals**, these are the documents required:

1. OCBC Consent form signed by all borrowers (see attached)
2. Signed TDSR Declaration form, by all borrowers. 1 copy per borrower. (see attached)
3. Signed Loan referral form (see attached)
4. Copy of NRIC of all borrowers
5. Latest 2 Years Personal Income Tax Assessment of all borrowers (known as Notice of Assessment), YA 2017 & 2018
6. Latest 3 Months Computerised Payslip, supported with latest 3 months’ pay crediting bank statements **or** Latest 12 months CPF Contribution statement, of all borrowers
7. Latest month credit card statements for **ALL USED** credit cards, of all borrowers
8. Stamped Tenancy Agreement for all Existing Properties that rental income is collected under your name – if applicable
9. OTP, if any