

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 to the following credit bureau's registered office to obtain a free credit report.

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

PROPERTY FINANCING APPLICATION FORM
Types of Credit Facilities

Private Home Loan
 HDB Home Loan
 Commercial Property Loan
 Overdraft/Term Loan
 Banker's Guarantee

PERSONAL PARTICULARS
Main Applicant
Joint Applicant / Guarantor

Full Name as in NRIC / Passport: Mr/Mrs/Mdm/Ms/Dr		Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female	
Date of Birth: (dd/mm/yyyy)		NRIC / Passport No:	
Race: <input type="checkbox"/> Malay <input type="checkbox"/> Chinese <input type="checkbox"/> Indian <input type="checkbox"/> Others: _____		Race: <input type="checkbox"/> Malay <input type="checkbox"/> Chinese <input type="checkbox"/> Indian <input type="checkbox"/> Others: _____	
Nationality: <input type="checkbox"/> Singaporean <input type="checkbox"/> Singapore PR <input type="checkbox"/> Others: _____		Nationality: <input type="checkbox"/> Singaporean <input type="checkbox"/> Singapore PR <input type="checkbox"/> Others: _____	
Highest Education Level Attained: <input type="checkbox"/> Post Grad <input type="checkbox"/> Degree <input type="checkbox"/> Diploma <input type="checkbox"/> 'A' Level <input type="checkbox"/> 'O' Level <input type="checkbox"/> Others (Pls specify) _____		Highest Education Level Attained: <input type="checkbox"/> Post Grad <input type="checkbox"/> Degree <input type="checkbox"/> Diploma <input type="checkbox"/> 'A' Level <input type="checkbox"/> 'O' Level <input type="checkbox"/> Others (Pls specify) _____	
Name of last institution attended: _____		Name of last institution attended: _____	
Marital Status: <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed		Marital Status: <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed	
No. of Dependants & Ages		No. of Dependants & Ages	Relationship with Main Applicant
Home Address: _____		Home Address: _____	
Postal Code		Postal Code	
Ownership Type: <input type="checkbox"/> Owned <input type="checkbox"/> Rented <input type="checkbox"/> Family's <input type="checkbox"/> Mortgaged <input type="checkbox"/> Others (Pls specify) _____		Ownership Type: <input type="checkbox"/> Owned <input type="checkbox"/> Rented <input type="checkbox"/> Family's <input type="checkbox"/> Mortgaged <input type="checkbox"/> Others (Pls specify) _____	
Years stayed: _____ Rental S\$: _____ per month		Years stayed: _____ Rental S\$: _____ per month	
Contact No: (Please provide at least 2)		Contact No: (Please provide at least 2)	
Home No: _____ Mobile No: _____ Office No: _____		Home No: _____ Mobile No: _____ Office No: _____	
Email: _____		Email: _____	

MAILING ADDRESS

Mailing Address Within Singapore: same as Main Applicant's Home Address

Postal Code

NOTE: In the case of joint applicants, we agree that this address shall be used for all correspondences between RHB and us subject to RHB Bank's Standard Terms And Conditions Related To Credit And Or Banking

EMPLOYMENT DETAILS

Name of Current Employer:		Name of Current Employer:	
Occupation:		Occupation:	
Address of Employer:		Address of Employer:	
Postal Code		Postal Code	
Job Status: <input type="checkbox"/> Salaried <input type="checkbox"/> Commission-Based <input type="checkbox"/> Salaried with Commission <input type="checkbox"/> Self-Employed <input type="checkbox"/> Contract		Job Status: <input type="checkbox"/> Salaried <input type="checkbox"/> Commission-Based <input type="checkbox"/> Salaried with Commission <input type="checkbox"/> Self-Employed <input type="checkbox"/> Contract	
Industry Type:	Monthly Fixed Income (S\$):	Industry Type:	Monthly Fixed Income (S\$):
Other Monthly Income:	No. of Years in Service:	Other Monthly Income:	No. of Years in Service:
Name of Previous Employer: _____ (If < 2 years in current employment)		Name of Previous Employer: _____ (If < 2 years in current employment)	
No. of Years in Service: _____		No. of Years in Service: _____	

FINANCIAL COMMITMENTS

Credit facility Guaranteed solely or jointly (inclusive of RHB Bank accounts)

JOINT APPLICANT

Creditor ^	Type of Facility*	Security	Outstanding Loan Amount#	Approved Credit Limit	Current Interest Rate	Outstanding Loan Tenor	Monthly Instalment	Name of Joint Borrower (where applicable)

^ Name of Financial Institution or Moneylender

* Housing Loan / Personal Loan / Car Loan / Renovation Loan / Overdraft / Credit Card

including undisbursed loan amount

HOW DID YOU GET TO KNOW ABOUT OUR PROPERTY LOAN

- Showflats
 Internet
 Flyers/Direct Mailers
 Bank
 Others : _____
- Real Estate Agent
 Friends/Relatives

Name of referral (as in NRIC) : _____

NRIC No : _____

Contact No : _____

Company (if applicable) : _____

I/We confirm that I/we have obtained the consent of the abovementioned individual to provide his/her personal information.

FOR OFFICIAL USE ONLY

 Agent Company

DOCUMENTS REQUIRED

1. Photocopy of NRIC (front & back) or passport for all applicant(s) and guarantor(s)

2. Income documents:

For salaried employee – Latest computerized pay slip **and** latest Income Tax Notice of Assessment; **or** Latest computerized pay slip **and** latest 12 months CPF Contribution Statement

For self-employed – Latest Income Tax Notice of Assessment

For rental income – Stamped Tenancy Agreement with remaining lease period of at least 6 months

3. Other documents:

For all application – A printout copy of Financial Information on HDB loan commitment via My HDBPage at www.hdb.gov.sg Latest statement of all credit facilities with other Financial Institutions or Moneylenders

For Property purchase – Sale & Purchase Agreement or Option to Purchase

For Refinancing – Recent loan statement showing past 12 months repayment history; and recent loan statement showing the outstanding loan balance; and any of the following:

- a. Exercised Option to Purchase or Sale & Purchase Agreement;
- b. Stamp Duty Certificate for purchase of subject property
- c. A copy of Title Deeds

For Term Loan or Bridging Loan – Latest CPF Public Housing Withdrawal Statement

Note : Notices of Assessment can be printed via myTax Portal at mytax.iras.gov.sg

Loan repayment and outstanding statement for HDB can be printed via My HDBPage at www.hdb.gov.sg

PARTICULARS OF PROPERTY TO BE MORTGAGED

Property Address: _____

Tenure: <input type="checkbox"/> Freehold/Leasehold 999yrs wef _____ <input type="checkbox"/> Leasehold 99yrs wef _____ <input type="checkbox"/> Leasehold 60yrs wef _____	Land Area: _____ sqm/sqf Build-in Area: _____ sqm/sqf
Purchase Price: S\$ _____	Date of Purchase: _____

Name(s) of Registered Owner(s): _____

PROPERTY TYPE

HDB ____ room Executive Apartment/Mansionette

Private Residential Bungalow Semi-D Corner Terrace Inter Terrace Condominium Apartment
 Others _____ For Landed Property, No. of Storeys _____

Commercial Pre-war Shophouse Post-war Shophouse Shop unit Office Factory
 Warehouse Others _____

Purpose of Purchase Owner Occupation Investment (vacant) Investment (rental _____ pm)

Property Status Completed/Titled Issued _____ (YYYY) Under Construction (Expected TOP _____ (MM/YYYY)
 (Expected CSC _____ (MM/YYYY)

SOLICITOR

Firm: _____ Name of Solicitor: _____ Contact number: _____

FINANCING REQUIREMENT

Housing Loan : S\$ _____ Tenor : _____ yrs
 Term Loan : S\$ _____ Tenor : _____ yrs
 Overdraft : S\$ _____

REFINANCING

Existing Financier: _____
 Housing Loan Outstanding: S\$ _____
 Undisbursed Housing Loan: S\$ _____
 Term Loan Outstanding: S\$ _____

CPF DETAILS

Initial Lumpsum Payment: S\$ _____
 Monthly Repayment: S\$ _____
 Stamp & Legal Fees: S\$ _____
 For Term Loan, Overdraft or Banker's Guarantee: _____
 CPF Withdrawal to-date: S\$ _____

BRIDGING LOAN

Sale Price : S\$ _____ Completion Date: _____
 Property To Be Sold: _____
 Bridging Loan (Cash): S\$ _____ Tenor: _____ mths
 Bridging Loan (CPF): S\$ _____ Tenor: _____ mths
 Loan Outstanding: _____ CPF Utilised: S\$ _____

BANKER'S GUARANTEE

Amount : S\$ _____ Tenor : _____ yrs
 Type of Guarantee: _____
 Guarantee/Security Deposits for Statutory Boards/Government Bodies*
 Others*: _____
 Beneficiary Name: _____
 Beneficiary Address: _____

 *Format of Banker's Guarantee to be provided

UNITED STATES OF AMERICA FOREIGN ACCOUNT TAX COMPLIANCE ACT (FATCA) DECLARATION

Questionnaire on U.S. Indicia

Do you possess any of the following U.S. indicia? Please select accordingly:

	Main Applicant	Joint Applicant
1. U.S. citizen / tax resident? (U.S. passport / green card holder, U.S. taxpayer, etc)	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
2. U.S. place of birth?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
3. U.S. address (residence / mailing / P.O. Box)?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
4. U.S. telephone number?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
5. Standing instructions to pay amounts from this account to an account maintained in the U.S.?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

NOTE:

- a) If answer to Q1 is Yes, please complete and provide Form W-9
 b) If any answers from Q2 to Q5 is Yes, please complete and provide Form W-8BEN

I/We hereby confirm I/we understand the FATCA requirements. I/We hereby declare that I am/we are:
 (Please tick one box only)

Main Applicant		
<input type="checkbox"/> Non-U.S. Individual with no U.S. indicia	<input type="checkbox"/> Non-U.S. Individual with U.S. Indicia (provide Form W-8BEN)	<input type="checkbox"/> U.S. Individual (provide Form W-9)
Joint Applicant		
<input type="checkbox"/> Non-U.S. Individual with no U.S. indicia	<input type="checkbox"/> Non-U.S. Individual with U.S. Indicia (provide Form W-8BEN)	<input type="checkbox"/> U.S. Individual (provide Form W-9)

If there is any update to the account information / FATCA status, I/we hereby agree to notify and furnish RHB with the relevant documentary evidence within 30 days of such change. I/We consent to and authorize RHB to perform any of the following, if applicable:

1. Withhold any applicable payments in the account
2. Report or disclose all relevant information relating to or arising from the account
3. Terminate (with prior notice) my/our contractual relationship(s) with RHB

NOTE: You may refer to the FAQs on the FATCA requirements that is available at www.rhbbank.com.sg

DECLARATION AND AUTHORISATION

1. I/We hereby declare that :

i) I/We am/are not a bankrupt and no statutory demand has been served on me/us.	<input type="checkbox"/> Yes	<input type="checkbox"/> No
ii) I/We am/are not a guarantor of other Credit Facility (inclusive of RHB account).	<input type="checkbox"/> Yes	<input type="checkbox"/> No
iii) I/We have received or will be receiving incentives including but not limited to discounts, rebates, vouchers or any other benefits from the vendor or from other party(ies) (including the payment of legal or stamp fees) for the purchase of the property. If yes, the total value of the incentives is S\$ _____	<input type="checkbox"/> Yes	<input type="checkbox"/> No
iv) I/We have obtained or will be obtaining loan(s) or any credit facility(ies) from other financial institutions, moneylender, vendor or other party for the purchase of the property. If yes, the total value of the loan(s)/credit facility(ies) is S\$ _____	<input type="checkbox"/> Yes	<input type="checkbox"/> No
v) I/We have arranged or will be arranging with the vendor, its agent or nominee or other person arranged by the vendor to pay interest or benefit in lieu of payment in respect of the facility applied for herein. If yes, the total amount paid or payable is S\$ _____	<input type="checkbox"/> Yes	<input type="checkbox"/> No
vi) I/We or jointly with any other parties have outstanding loan(s) or credit facility(ies) granted by HDB or a financial institutions (FI) for the purchase or secured by a mortgage over a residential property ¹ . If yes, the property is at _____ (address of existing property) and is financed by _____ (name of FI)	<input type="checkbox"/> Yes	<input type="checkbox"/> No
NOTE: ¹ Including but not limited to private residential properties, HDB flats, Design, Build and Sell Scheme ("DBSS") flats, Housing and Urban Development Corporation ("HUDC") flats or Executive Condominiums		
vii) I/We am/are not acting as proxy for anyone for the purchase of the property.	<input type="checkbox"/> Yes	<input type="checkbox"/> No
viii) This loan applied for will be for my/our own use.	<input type="checkbox"/> Yes	<input type="checkbox"/> No
ix) The down payment for the property I/we am/are purchasing herein is paid or will be paid using: a. My/our savings; b. Sales proceeds from my/our investments; c. Sales proceeds from my/our property sold; d. Rental income from my/our properties _____ e. Other means (to specify) _____	<input type="checkbox"/> Yes <input type="checkbox"/> Yes <input type="checkbox"/> Yes <input type="checkbox"/> Yes	<input type="checkbox"/> No <input type="checkbox"/> No <input type="checkbox"/> No <input type="checkbox"/> No
x) All information provided herein and the documents submitted are true, correct and complete. I/We have not withheld any information that may affect my/our application in any way.	<input type="checkbox"/> Yes	<input type="checkbox"/> No
xi) I/We have not committed or been convicted of any tax evasion or money laundering related offences in any court of law or in any administrative proceedings and my/our source of funding is not the proceeds of any serious tax crimes.	<input type="checkbox"/> Yes	<input type="checkbox"/> No

2. I/We agree to:
- i) Provide additional information and supporting documents from time to time as may be requested by RHB Bank Berhad (RHB);
 - ii) Accept the decision of RHB with regard to this application as final. I/We am/are aware that RHB may decline, approve or lower the quantum of the loan applied for and RHB is not under any obligation to me/us to provide any reason for its decision.
 - iii) Be liable for all expenses and or charges incurred in relation to this application regardless of whether this application is approved or not.
3. I/We agree to the collection, use and disclosure of the information provided herein and any other information provided to or obtained by the Bank from time to time for the purposes as set out in the Bank's Terms and Conditions Governing Accounts and the respective products.
4. I/We authorize RHB or RHB's representative to verify information relating to this application from any source without reference to me/us.
5. I/We hereby agree to be bound by the RHB Bank's Standard Terms And Conditions Related To Credit And or Banking Facilities Granted To Individuals (a copy of which is available at any of the RHB Bank Branches in Singapore or at the website www.rhbbank.com.sg).

I/We would like to receive from time to time information, updates, special offers and or promotions in relation to products and or services provided by or through RHB Bank Berhad, Singapore (RHB), through: *(Please tick accordingly)*

Main Applicant: Voice call SMS/MMS

Joint Applicant: Voice call SMS/MMS

 Sign here ✖
 Signature of Main Applicant
 Date :

 Sign here ✖
 Signature of Joint Applicant / Guarantor
 Date :

FOR OFFICIAL USE

Date of Valuation: _____ Valuation Amount: S\$ _____
 Valuation Firm: _____ Name of Valuer: _____

	Main Applicant	Joint Applicant
Employer Industry Code		
Occupation Code		

REMARKS:

Name of Sales Officer: _____ Interest Rate Package: _____ Date: _____