

**RHB COUNTRY CLUB FINANCING SCHEME APPLICATION FORM**
**ELIGIBILITY CRITERIA**

- Singapore Citizen or Singapore Permanent Resident age between 21 and 60 years of age
- Annual income (Salaried Person) : S\$30,000 and above (Self-Employed) : S\$36,000 and above

**FEES & CHARGES**

- One Time Processing Fee: 1% upfront
- Early Redemption Fee: 1% of outstanding loan amount
- Late Charges: S\$100 or 10.7% (prime rate + 5%), whichever is higher

**DOCUMENTS REQUIRED**

1. Photocopy of NRIC (front & back)
2. Proof of Income
  - Salaried Employee**
    - Latest Computerized Payslip OR
    - CPF Contribution Statement for past 12 months OR
    - Latest Income Tax Notice of Assessment (NOA)
    - Latest 6 months Computerized Payslip OR
    - CPF Contribution Statement for past 12 months OR
    - Latest Income Tax Notice of Assessment (NOA)
    - Income Tax Notices of Assessment (NOA) for past 2 years
  - Variable Income/ Commission Based Earner**
    - Self-employed Agreement / Transfer Agreement / Approval Letter
3. Country Club Purchase Agreement / Transfer Agreement / Approval Letter

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

**PERSONAL PARTICULARS**

Main Applicant		Guarantor (where applicable)	
Full Name as in NRIC / Passport: Mr/Mrs/Mdm/Ms/Dr		Full Name as in NRIC / Passport: Mr/Mrs/Mdm/Ms/Dr	
Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female		Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female	
Date of Birth: (dd/mm/yyyy)	NRIC / Passport No:	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: <input type="checkbox"/> Spouse <input type="checkbox"/> Parent <input type="checkbox"/> Sibling <input type="checkbox"/> Child	
Address (as in NRIC): _____ Postal Code: _____		Address (as in NRIC): _____ Postal Code: _____	
Mailing Address (within Singapore): (if different from above) _____ Postal Code: _____		Mailing Address (within Singapore): (if different from above) _____ 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 Facilities Granted to Individuals

Ownership Type: <input type="checkbox"/> Mortgaged/Loans <input type="checkbox"/> Self owned <input type="checkbox"/> Parents'/Relatives' <input type="checkbox"/> Employer's	Ownership Type: <input type="checkbox"/> Mortgaged/Loans <input type="checkbox"/> Self owned <input type="checkbox"/> Parents'/Relatives' <input type="checkbox"/> Employer's
Residential Type: <input type="checkbox"/> HDB <input type="checkbox"/> Condo/Apt <input type="checkbox"/> Semi-Detached <input type="checkbox"/> Others (Pls specify) _____	Residential Type: <input type="checkbox"/> HDB <input type="checkbox"/> Condo/Apt <input type="checkbox"/> Semi-Detached <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)	
Home No: _____ Mobile No: _____ Office No: _____	
Email: _____	

**EMPLOYMENT DETAILS**

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

**FINANCIAL DETAILS**

Name of Country Club

Purchase Price of Country Club  Loan Amount Required

**MAIN APPLICANT'S FINANCIAL COMMITMENTS**

Banking Credit Facility (inclusive of RHB Bank accounts, if any)

Loan Type	Bank	Approved Credit Limit	Outstanding Balance	Monthly Repayment
Home Mortgage(s)	<input type="text"/>	S\$ <input type="text"/>	<input type="text"/>	<input type="text"/>
Car Loan(s)	<input type="text"/>	S\$ <input type="text"/>	<input type="text"/>	<input type="text"/>
Credit Card(s)	<input type="text"/>	S\$ <input type="text"/>	<input type="text"/>	<input type="text"/>
Line(s) of Credit	<input type="text"/>	S\$ <input type="text"/>	<input type="text"/>	<input type="text"/>
Other Loan(s)	<input type="text"/>	S\$ <input type="text"/>	<input type="text"/>	<input type="text"/>

Mortgage Monthly Repayment (cash)  Mortgage Monthly Repayment (CPF)

**GUARANTOR'S FINANCIAL COMMITMENTS (where applicable)**

Banking Credit Facility (inclusive of RHB Bank accounts, if any)

Loan Type	Bank	Approved Credit Limit	Outstanding Balance	Monthly Repayment
Home Mortgage(s)	<input type="text"/>	S\$ <input type="text"/>	<input type="text"/>	<input type="text"/>
Car Loan(s)	<input type="text"/>	S\$ <input type="text"/>	<input type="text"/>	<input type="text"/>
Credit Card(s)	<input type="text"/>	S\$ <input type="text"/>	<input type="text"/>	<input type="text"/>
Line(s) of Credit	<input type="text"/>	S\$ <input type="text"/>	<input type="text"/>	<input type="text"/>
Other Loan(s)	<input type="text"/>	S\$ <input type="text"/>	<input type="text"/>	<input type="text"/>

Mortgage Monthly Repayment (cash)  Mortgage Monthly Repayment (CPF)

**HOW DID YOU GET TO KNOW ABOUT OUR COUNTRY CLUB FINANCING**

Branch       Roadshow  
 Newspaper       Intermediary  
 Magazine  
 Internet  
 Friends

Name of Referral (as in NRIC) :   
 NRIC No. :  Contact No. :   
 Company :

**FOR OFFICIAL USE ONLY**

Individual  
 Company

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

**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:

1. U.S. citizen / tax resident? (U.S. passport / green card holder, U.S. taxpayer, etc)	<input type="checkbox"/> Yes	<input type="checkbox"/> No
2. U.S. place of birth?	<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
4. U.S. telephone number?	<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

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

Non-U.S. Individual with no U.S. indicia     
  Non-U.S. Individual with U.S. Indicia (provide Form W-8BEN)     
  U.S. Individual (provide Form W-9)

If there is any update to the account information / FATCA status, I hereby agree to notify and furnish RHB with the relevant documentary evidence within 30 days of such change. I 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](http://www.rhbbank.com.sg)

## Declaration & Authorisation

1. I/We hereby declare that I/we not a bankrupt / bankrupts.
2. I/We confirm that all information contained herein is true, correct and complete and I/we have not withheld any information that may prejudice my / our application.
3. I/We authorise you or your representative to obtain information relative to this application from any source without reference to me / us.
4. I/We hereby agree to provide any additional information and supporting documents from time to time as required by the bank.
5. 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.
6. I/We agree and acknowledge that the approval of this application is in the Bank's sole discretion and that the Bank may decline this application without giving any reason whatsoever.
7. I/We hereby agree to be bound by the RHB Bank's Standard Terms And Conditions Related To Credit Facilities Granted To Individuals.
8. I/We hereby declare that no member of my/our family is/are in the employment of the RHB Capital Berhad Group. Please indicate the name(s) if otherwise: \_\_\_\_\_

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

Guarantor\*:  Voice call  SMS/MMS

Signature of Main Applicant & Date:

◀ Please sign as you would for all future RHB Bank transactions. ▶

Signature of Guarantor & Date:

### For Bank Use

		Main Applicant			Guarantor		
Employer Industry Code							
Occupation Code							
Submitted Date		Name of Sales Officer			Temporary Credit (Yes/No): S\$		
Referral Fees Applicable? (Yes/No)		Name of Company :					
Credit Limit (\$'000)	Tenure	Monthly Repayment (S\$)	Interest Rate (%)	DSR (%)	ADSR (%)		
Main Applicant: Monthly Salary:		Annual Salary:		Guarantor Monthly Salary:		Annual Salary:	
Group Limit S\$:		Secured S\$:			Unsecured S\$:		
Deviations: (Yes/No)							

Comments :

Comments :

Recommended By: \_\_\_\_\_  
Name / Title / Date

Approved/Rejected By: \_\_\_\_\_  
Name / Title / Date