

# Property Financing Application Form



Types of credit facilities  Private home loan  HDB home loan  Commercial property loan  
 Overdraft/term loan  Banker's guarantee

## Main Applicant's Personal Particulars

Dr  Mr  Ms  Mrs  Mdm

Name (as per NRIC/Passport)

NRIC/Passport no.

Date of birth         Gender  Male  Female

Race  Malay  Chinese  Indian  Other

Nationality  Singaporean  Singapore PR  Other

Highest education level attained  Post Grad  Degree  Diploma  'A' Level  'O' Level  
 Other

Name of last institution attended

Marital status  Single  Married  Divorced  Widowed

Registered address

Registered address (continued)

Country

Mailing address (within Singapore if different from above)  Same as registered address

Mailing address

Mailing address (continued)

Country

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.

Ownership type  Mortgaged  Owned  Family's  Other

Rented  per month

Contact numbers (please provide at least 2)

Home	+ <input type="text"/>	- <input type="text"/>	<input type="text"/>
Office	+ <input type="text"/>	- <input type="text"/>	<input type="text"/>
Mobile	+ <input type="text"/>	- <input type="text"/>	<input type="text"/>
	Country code	Area code foreign numbers	Contact number

Email

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](http://www.creditbureau.com.sg)

Main applicant's initial	Joint applicant/ Guarantor's initial
Sign here	Sign here

# Property Financing Application Form

## Main Applicant's Employment Particulars

Name of current employer	
Occupation	
Address of employer	
Country	Postal code
Job status <input type="checkbox"/> Salaried <input type="checkbox"/> Self-employed <input type="checkbox"/> Commission-based <input type="checkbox"/> Contract <input type="checkbox"/> Salaried with commission	
Industry type	
Monthly fixed income: S\$	Other monthly income: S\$
No. of years in service      years	months
Name of previous employer (if <2 years in current employment)	
Name	
No. of years in service      years	months

## Joint Applicant's/Guarantor's Financial Commitments

Credit facility held solely or jointly (inclusive of RHB bank accounts)

Creditor <sup>^</sup>	Type of facility <sup>*</sup>	Security	Outstanding loan amount <sup>#</sup>	Approved credit limit	Current interest rate	Outstanding loan tenor	Monthly instalment	Name of joint borrower (where applicable)

Credit facility guaranteed solely or jointly (Inclusive of RHB bank accounts)

Creditor <sup>^</sup>	Type of facility <sup>*</sup>	Security	Outstanding loan amount <sup>#</sup>	Approved credit limit	Current interest rate	Outstanding loan tenor	Monthly instalment	Name of joint borrower (where applicable)

<sup>^</sup> Name of financial institution or moneylender  
<sup>\*</sup> Housing loan/personal loan/car loan/renovation loan/overdraft/credit card  
<sup>#</sup> Including undisbursed loan amount

Main applicant's initial	Joint applicant/ Guarantor's initial
Sign here	Sign here

# Property Financing Application Form

## Joint Applicant's/Guarantor's Personal Particulars

Dr  Mr  Ms  Mrs  Mdm

Name (as per NRIC/Passport)

NRIC/Passport no.

Date of birth         Gender  Male  Female

Race  Malay  Chinese  Indian  Other

Nationality  Singaporean  Singapore PR  Other

Highest education level attained  Post Grad  Degree  Diploma  'A' Level  'O' Level  
 Other

Name of last institution attended

Marital status  Single  Married  Divorced  Widowed

Registered address

Registered address (continued)

Country  Postal code

Mailing address (within Singapore if different from above)  Same as registered address

Mailing address

Mailing address (continued)

Country  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.

Ownership type  Mortgaged  Owned  Family's  Other

Rented  per month

Contact numbers (please provide at least 2)

Home

Office

Mobile

Country code

Area code  
foreign numbers

Contact number

Email

Main applicant's initial	Joint applicant/ Guarantor's initial
Sign here	Sign here

# Property Financing Application Form

## Joint Applicant's/Guarantor's Employment Details

Name of current employer

Occupation

Address of employer

Country  Postal code

Job status  Salaried  Self-employed  Commission-based  Contract  Salaried with commission

Industry type

Monthly fixed income: S\$  Other monthly income: S\$

No. of years in service  years  months

Name of previous employer (if <2 years in current employment)

Name

No. of years in service  years  months

## Joint Applicant's/Guarantor's Financial Commitments

Credit facility held solely or jointly (inclusive of RHB bank accounts)

Creditor <sup>^</sup>	Type of facility*	Security	Outstanding loan amount <sup>#</sup>	Approved credit limit	Current interest rate	Outstanding loan tenor	Monthly instalment	Name of joint borrower (where applicable)

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\* Housing loan/personal loan/car loan/renovation loan/overdraft/credit card

<sup>#</sup> Including undisbursed loan amount

Main applicant's initial	Joint applicant/ Guarantor's initial
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# Property Financing Application Form

## How Did You Get To Know About Our Property Loan

Showflats  Internet  Flyers/direct mailers  Bank  Real estate agent  Friends/relatives

Other

Name of referral (as in NRIC)

NRIC no.

Company (if applicable)

Contact number

Country code      Area code      Contact number  
foreign numbers

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](http://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 Bridging Loan

NOTE: Notices of Assessment can be printed via myTax Portal at [mytax.iras.gov.sg](http://mytax.iras.gov.sg)

Loan repayment and outstanding statement for HDB can be printed via My HDBPage at [www.hdb.gov.sg](http://www.hdb.gov.sg)

Main applicant's initial	Joint applicant/ Guarantor's initial
Sign here	Sign here

# Property Financing Application Form

## Particulars Of Property To Be Mortgaged

Property address	
Property address (continued)	
Country	Postal code
Tenure <input type="checkbox"/> Freehold/leasehold 999 years WEF	
<input type="checkbox"/> Leasehold 99 years WEF	
<input type="checkbox"/> Leasehold 60 years WEF	
Land area <input type="text"/> sqm/sqf	Build-in area <input type="text"/> sqm/sqf
Purchase price: S\$ <input type="text"/>	Date of purchase <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Name(s) of registered owner(s)	
Name(s) of registered owner(s) (continued)	

## Property type

HDB   room  Executive apartment/mansionette

Private residential  Bungalow  Semi-detached  Corner terrace  Inter terrace  Condominium  Apartment  
 Other   For landed property, no. of storeys

Commercial  Pre-war shophouse  Post-war shophouse  Shop unit  Office  Factory  Warehouse  
 Other

Purpose of purchase  Owner occupation  Investment (vacant)  Investment (rental S\$  Per month)

Property status  Completed/titled issued

Under construction (expected TOP       )  
 (expected CSC       )

## Solicitor

Firm		
Name of solicitor		
Contact number <input type="text"/>	<input type="text"/>	<input type="text"/>
Country code	Area code foreign numbers	Contact number

Main applicant's initial	Joint applicant/ Guarantor's initial
Sign here	Sign here

# Property Financing Application Form

## Financing Requirement

Housing loan: S\$	Tenor	<input type="text"/>	years
Term loan: S\$	Tenor	<input type="text"/>	years
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	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Property to be sold							
Bridging loan (cash): S\$	Tenor	<input type="text"/>	months				
Bridging loan (CPF): S\$	Tenor	<input type="text"/>	months				
Loan outstanding: S\$	CPF utilised: S\$	<input type="text"/>					

## Banker's guarantee

Amount: S\$	Tenor	<input type="text"/>	years
<input type="checkbox"/> Guarantee/security deposits for statutory boards/government bodies*	<input type="checkbox"/> Other*	<input type="text"/>	
Beneficiary name			
Beneficiary address			
Beneficiary address (continued)			
Country	Postal code		

Main applicant's initial	Joint applicant/ Guarantor's initial
Sign here	Sign here

\* Format of Banker's Guarantee to be provided

# Property Financing Application Form

## 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

- 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)

#### Joint Applicant

- 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/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.rhbgroup.com.sg](http://www.rhbgroup.com.sg)

Main applicant's initial	Joint applicant/ Guarantor's initial
Sign here	Sign here



# Property Financing Application Form

## 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 <input type="text" value="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 <input type="text" value="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 <input type="text" value="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 <sup>1</sup> . If yes, the property is at (address of existing property) <input type="text"/> <input type="text" value="Address (continued)"/> <input type="text" value="Country"/> <input type="text" value="Postal code"/> And is financed by (name of FI) <input type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No
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 <input type="text"/> e. Other means (to specify) <input type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <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

NOTE:

<sup>1</sup> 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.

Main applicant's initial	Joint applicant/ Guarantor's initial
Sign here	Sign here

# Property Financing Application Form

## Declaration and Authorisation (Continued)

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](http://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

### Signature of Main Applicant

Date   2 0

### Signature of Joint Applicant/Guarantor

Date   2 0

## For Official Use Only

Date of valuation   2 0  Valuation amount: S\$

Valuation firm

Name of valuer

	Main Applicant	Joint Applicant's /Guarantor's
Employer industry code	<input type="text"/>	<input type="text"/>
Occupation code	<input type="text"/>	<input type="text"/>

Remarks

Name of sales officer

Interest rate package  Date   2 0