

Yes, I want to apply for POSB Loan Assist!

Eligibility

You must be a Singaporean or Permanent Resident between 21 and 70 years of age residing in Singapore and earn a gross annual income of at least **S\$30,000**.

Existing DBS Cashline and POSB Loan Assist Plus customers are not eligible for POSB Loan Assist.

A loan amount of up to S\$150,000 or twice your monthly income, whichever is lower, may be extended to you at the sole discretion of the bank.

Important information to take note:

- Processing fee of 3% and Insurance fee of 1% each will be deducted upfront from the approved loan amount.
- A penalty fee of 1.5% of the outstanding loan amount is payable if the loan is fully prepaid within the first year.
- The effective interest rate² for POSB Loan Assist is 17.76% (1 year), 14.47% (2 year), 18.27% (3 year), 17.41% (4 year) and 16.78% (5 year).
- Interest is calculated on a flat rate, front end loaded basis.

Please submit all documents with this application form.

Required documents

For Salaried Employees

- **NRIC** (front and back), **AND** either **A** OR **B** OR **C** OR **D**
 - latest 12 months' CPF Contribution History Statement[^]
 - latest computerised payslip
 - latest 6 months' Bank Statement Reflection Salary Credited to Bank Account
 - latest Income Tax Notice of Assessment^{**}

My latest 12 months' CPF Contribution History Statement

Submitted via www.dbs.com/sg/personal/submit on: (note: You will need your Singpass to gain access)

Date: _____ OR

enclosed

For Commissioned or Variable Income Earners

- **NRIC** (front and back), **AND** either **A** OR **B**
 - latest 12 months' CPF Contribution History Statement[^]
 - latest Income Tax Notice of Assessment^{**}

For Self-Employed

- **NRIC** (front and back), **AND** latest 2 years' Income Tax Notice of Assessment^{**}

Please note that CPF allows DBS to access to the submitted online statement for 7 days. You may be requested to resubmit your CPF statement if we receive your application after that period.

^{**}You can now print your Income Tax Notice of Assessment at myTax Portal with your SingPass or IRAS PIN. The services is free. Log on to <https://mytax.iras.gov.sg> for more details.

Note: Subject to approval, DBS Bank reserves the right to reject this application and/or grant a lower limit at its discretion, which may differ from what is requested.

Please allow 1-2 weeks for processing. Applications not accompanied with required documents or with incomplete information will result in a delay in processing.

Get cash up to 2 times your monthly salary, for the things you want and need. Perhaps a computer for your child, home renovation, your wedding, a well deserved vacation or in times of emergencies. The power of cash is yours.

Attractive rates and terms

Probably the most affordable loan available with its low interest rates. No guarantor or collateral required.

Better control of your finances

Spread your loan over fixed monthly instalments with your choice of loan tenure between 1 to 5 years.

Approved Loan Amount	S\$4,000	S\$10,000	S\$25,000		
Less 3% Processing Fee	3%				
Less 1% Insurance Fee	1%				
Disbursed Loan Amount	S\$3,840	S\$9,600	S\$24,000		
	AIR (% p.a.) [^]	EIR (% p.a.) [^]	Your Monthly Repayment Amount		
1-year	5.88	17.76	S\$353	S\$883	S\$2,206
2-year	5.88	14.47	S\$187	S\$466	S\$1,165
3-year	8.88	18.27	S\$141	S\$352	S\$880
4-year	8.88	17.41	–	–	S\$706
5-year	8.88	16.78	–	–	S\$602

(These numbers are meant for illustrative purposes only and should not be taken to be a guarantee of the actual, future or likely figures.)

[^]Applied interest rate.

^{*}Effective interest rate (inclusive of 3% processing fee and 1% insurance fee).

Loan tenure table

Loan Amount (S\$)	Loan Term
4,000 – 10,000	Max 36 months
10,001 – 20,000	Max 48 months
20,001 – 150,000	Max 60 months

No prepayment penalty

There is no prepayment fee charged if you decide to pay off the loan after a year. What's more, you have a choice to pay off your loan sooner and save on interest!

Insurance¹ coverage

You will also be automatically covered with our personal loan life insurance¹ that will take care of your payments should the unforeseen occur. This is included with just 1% of the approved loan amount.

Hassle-free monthly repayments

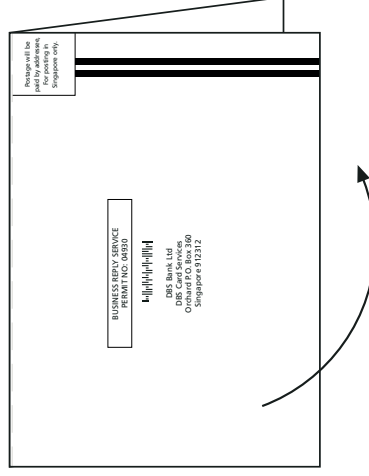
The fixed monthly instalments will be deducted from your chosen POSB/DBS account automatically. So why wait? Apply for POSB Loan Assist today at any POSB branch with your completed application form enclosed together with the required documents. For more information on POSB Loan Assist, just visit us at any POSB branch, call **1800 339 6666** or simply log on to **www.posb.com.sg**

¹ Personal loan life insurance is underwritten by AVIVA Ltd. If you need further information, you may call AVIVA Ltd at 6321 7859.

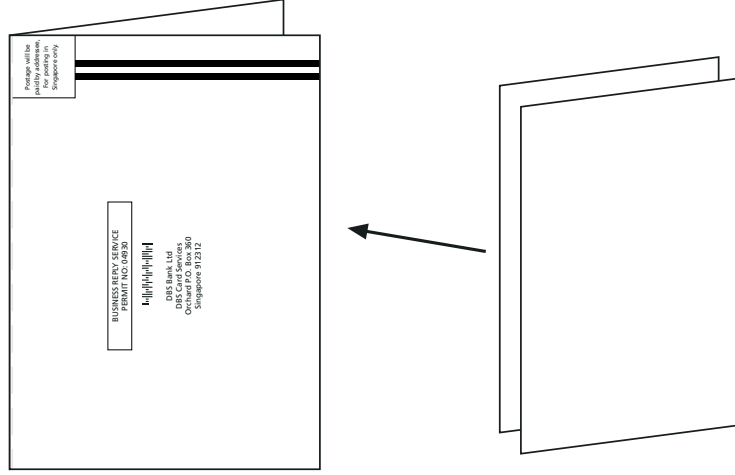
POSB. Neighbours first, banker second.

How to use this postage-paid return envelope:

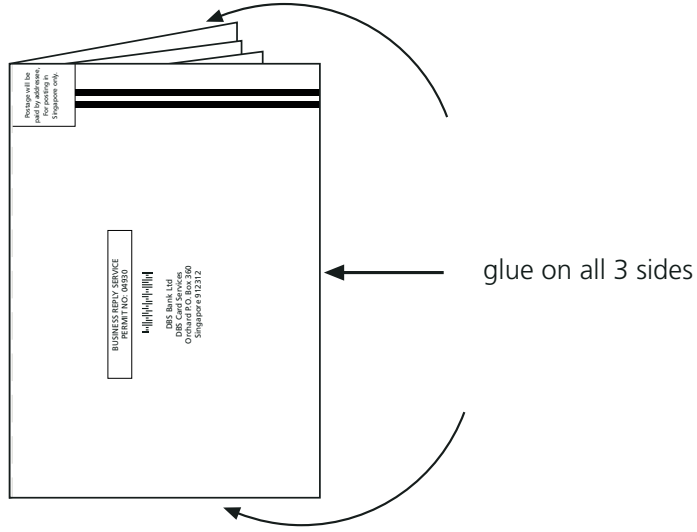
- 1) Fold this in half with the mailing details exposed.



- 2) Attach your supporting documents within.



- 3) Seal all 3 sides with glue, encasing your supporting documents and mail.



Please fold along dotted line

Postage will be
paid by addressee,
For posting in
Singapore only.

**BUSINESS REPLY SERVICE
PERMIT NO: 07040**



**DBS Bank Ltd
Bedok Central Post Office
Locked Bag Service No.1
Singapore 914868**