

Application for POSB Loan Assist Plus

(continued)

My Financial Details (Provide income documents as stated)

Monthly Salary **Other source(s) of Income**
 S\$ _____ S\$ _____

My Other Credit Lines

Bank	Credit Limit	Outstanding Balance (if any)
_____	_____	_____
_____	_____	_____

My Financial Commitment

Other Financial Institution

1. _____
 Type of loan: _____ Loan Amount: _____
 Security: _____ Monthly Repayment: _____

2. _____
 Type of loan: _____ Loan Amount: _____
 Security: _____ Monthly Repayment: _____

My Loan Request

Loan Amount Required: S\$
(POSB Loan Assist Plus - min. loan amount: S\$3,000)

The bank may grant a lower limit which may differ from what is requested.

Please refer to Loan Tenure Table for the minimum and maximum loan tenure with each corresponding loan amount required.

Loan Tenure: 12 mths (C70010) 24 mths (C70010) 36 mths (C70011)
 48 mths (C70011) 60 mths (C70011)

(POSB Loan Assist Plus: min. loan tenure 12 mths and max. loan tenure 60 mths)

Please provide your POSB/DBS bank account for crediting of your loan amount and debiting of monthly instalment.

For Bank Use -
(Joint All, Trust and SAYE accounts not permitted)

Declaration (Please read before signing)

I understand that where I nominate my joint-alternate account to facilitate the crediting/debiting of my loan, any funds within the account for this purpose may be accessible and/or withdrawn by the other account holder(s) without my consent, and DBS shall not be liable for such access/withdrawal.

I understand that in the event of my loan is not approved, I may choose to close the account that was opened solely to facilitate the crediting and debiting of the loan amount.

I understand that you reserve the right to decline this application without giving any reason whatsoever.

I hereby declare and warrant that the information given in this application and all documents submitted to you are complete, true and accurate and belong to you absolutely and that I have not wilfully withheld any material fact. If any of the information given herein changes or becomes inaccurate in any way, I shall immediately notify you of any such change and/or inaccuracy.

I hereby authorise and give you consent to conduct credit checks on me including but not limited to checks with any credit bureau recognised as such by the Monetary Authority of Singapore and obtain and verify and/or to disclose or release any information relating to me and/or any of my account(s) with you from or to any other party or source as you may from time to time deem fit at your own discretion and without any liability or notice to me.

I agree that you may send to me by ordinary mail or such other means at my sole risk the Approval Letter, and all other documents and communications addressed to me to any of my address(es) on DBS Bank's records as DBS Bank may at its sole discretion select.

I agree not to terminate any GIRO facility or such other payment facility during the tenure of the loan. However should there be such cancellation, I hereby consent to you reinstating my GIRO facility or such other payment facility, without notice or liability to any party.

Notwithstanding that my primary account may be operated by way of thumbprint, by submission of this application form via mail, fax or other such approved modes of communication, I hereby authorise you to act upon my instructions in such application.

I agree to abide and be bound by your Standard Terms and Conditions Relating to POSB Loan Assist Plus granted by DBS Bank Ltd. as may be amended and supplemented from time to time ("Terms"). A copy of the Terms is available from any POSB/DBS branch or by calling telephone number (65) 6339 6666. A copy of the Terms, together with the Approval Letter, will be sent to me and constitute the whole agreement between us in relation to the loan if this application is approved.

I instruct and authorise you, upon approval of this application, to:-

- a) deduct upfront from the loan, upon disbursement, a processing fee of 3% of the approved loan amount and the insurance premium of 1% of the approved loan amount payable for my comprehensive life, or total and permanent disability insurance coverage;
- b) credit the net proceeds of the loan to my designated account which I maintain with DBS Bank; and
- c) debit the monthly instalment amounts and accrued interest and all other monies due and payable by me to DBS Bank from such account as may be designated by me or any other account(s), which I maintain with DBS Bank singly or jointly with any other person on a joint alternate basis, without prior notice to me.

Applicant's Signature

Please sign as per your POSB/DBS account
(for thumbprint account, please visit any POSB/DBS branch to have your signature verified):

	For Bank Use Spec No: _____ Initial: _____
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Name: _____

NRIC No: _____ Date: _____

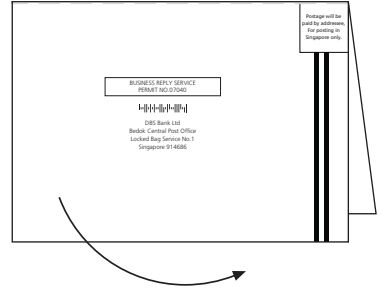
Code: 05-LPB9SN3300-V

For Bank Use										CMS411 00	
CDM	2	0	0								100/CT491
F(\$)/M:			V(\$)/M:			F(\$)/C:			V(\$)/C:		
EL(\$)/M:			EL(\$)/C:			DBS(\$):			RL(\$):		
Instal(\$):						Repay mth: 12 & 24 (C70010), 36, 48 & 60 (C70011)					
DE											
AF	AP	DC ()	WD	DP							
CDM											

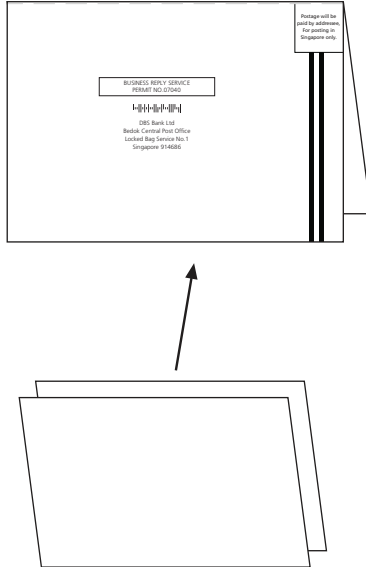


How to use this postage-paid return envelope:

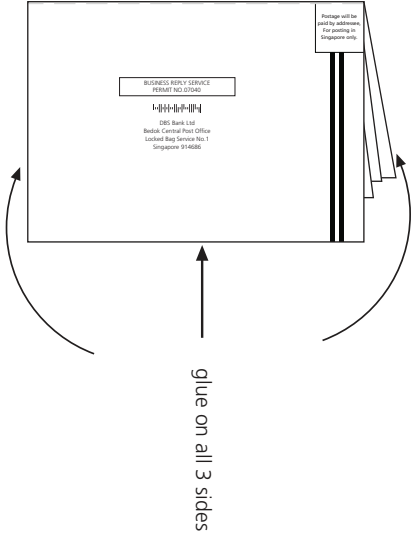
- 1) Fold this in half with the mailing details exposed.



- 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 914686