

For Bank's Use Only	Segmentation:	
RM:	Bank Staff No: (referral)	
Campaign Code:	3 rd Party Agent:	

APPLICATION FORM (Only applicable for businesses registered in Singapore)
ENTERPRISE BANKING



Please allow up to 2 weeks for the application processing upon receipt of the duly completed application form and full documentation.

For enquiries, please contact our Relationship Officers at **1800-222-2200** or email us at **smebanking@dbs.com**

CUSTOMER INFORMATION

Registered Business Name (as per ACRA):		Date of Incorporation/ Registration (DD/MM/YYYY):	Registration No/ UEN: (if registered with ACRA)
Business Address:	Business Premises : <input type="checkbox"/> Owned (Fully-paid) <input type="checkbox"/> Owned (Mortgaged) <input type="checkbox"/> Rented	Years in Active Operation:	No. of Employees:
Postal Code:		Contact Person: Dr/Mr/Mdm/Ms	Contact No.:
Mailing Address: (if different from above)	Constitution: <input type="checkbox"/> Sole Proprietorship <input type="checkbox"/> Private Limited <input type="checkbox"/> Others (Please specify) _____	<input type="checkbox"/> Partnership – Limited	<input type="checkbox"/> Partnership – Unlimited
Main Operating Account : (Please tick one only) <input type="checkbox"/> DBS Bank <input type="checkbox"/> Others _____ (Please specify which Bank)	Financial Performance	Latest Year 20____	Previous Year 20____
	Sales	S\$	S\$
	Net Profit After Tax	S\$	S\$
Is more than 50% of revenue from property investment in Singapore?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
Is more than 50% of total assets in immovable property in Singapore?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	

TYPE OF FACILITY REQUESTED

	Amount (S\$)	Financing Period	Security
Grow with DBS (LEFS Micro Loan)		Years (Max: 4)	N.A.
DBS Business Loan		Years (Max: 5)	<input type="checkbox"/> Fixed Deposit of: _____ (currency & amount) Surety: _____ NRIC No./Reg No. _____ <input type="checkbox"/> Property (Please complete Appendix A)
Overdraft		N.A.	
Corporate Card		N.A.	
Property Financing (Please complete Appendix A)			
Property Term Loan		Years	
Overdraft		N.A.	
Trade Financing (Please indicate <input type="checkbox"/> LIS <input type="checkbox"/> Non-LIS) (Please complete Appendix B)			
Trade Financing (Import)		Days (Max: 180)	
Trade Financing (Export)		Days (Max: 180)	
Trade Financing (Import & Export)		Days (Max: 180)	
Foreign Exchange			
Foreign Exchange Line		N.A.	
Vehicle/ Equipment Financing (Please indicate: <input type="checkbox"/> LEFS <input type="checkbox"/> Non-LEFS) (Please complete Appendix C)			
HP Facility		Years	N.A.
Non Revolving HP Line		Years	N.A.
Machinery Term Loan (equipment only)		Years	Equipment

BUSINESS FACILITIES WITH OTHER FINANCIAL INSTITUTIONS

If the space provided is insufficient, please provide the information on a separate sheet of paper and attach it to this form

Name of Bank/ Financial Institution	Date of Relationship (MM/YY)	Credit Limit (S\$)	Type of Facilities	Monthly Installment (S\$)	All in Interest Rate (%)	Outstanding Amount (S\$)	Security Provided

ASSOCIATED/ RELATED COMPANIES							
Name	Registration No/ UEN (if registered with ACRA):		(For Bank's Use Only) CIN				
1)							
2)							
3)							
PARTICULARS OF MAIN PRINCIPAL/ MAIN GUARANTOR			PARTICULARS OF PRINCIPAL 2/ GUARANTOR 2				
<ul style="list-style-type: none"> Sole Proprietor/Key Partners or Directors must be Singaporeans or Singapore PRs and aged between 21 and 60 years. All partners or directors of incorporated company are required to be guarantors. 							
Name as in NRIC/ Passport (Dr/Mr/Mdm/Ms):			Name as in NRIC/ Passport (Dr/Mr/Mdm/Ms):				
NRIC/ Passport No:	Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female	DOB: (DD/MM/YYYY)	NRIC/ Passport No:	Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female	DOB: (DD/MM/YYYY)		
PARTICULARS OF MAIN PRINCIPAL/ GUARANTOR			PARTICULARS OF PRINCIPAL 2/ GUARANTOR 2				
Nationality: <input type="checkbox"/> Singaporean <input type="checkbox"/> Others <input type="checkbox"/> Singapore PR <input type="checkbox"/> Malaysian <input type="checkbox"/> Singapore PR-Indonesian <input type="checkbox"/> Indonesian	Marital Status: <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed <input type="checkbox"/> N.A.		Nationality: <input type="checkbox"/> Singaporean <input type="checkbox"/> Others <input type="checkbox"/> Singapore PR <input type="checkbox"/> Malaysian <input type="checkbox"/> Singapore PR-Indonesian <input type="checkbox"/> Indonesian	Marital Status: <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed <input type="checkbox"/> N.A.			
Contact Telephone No:	Occupation:		Contact Telephone No:	Occupation:			
Years of industry experience:	Years of management experience:		Years of industry experience:	Years of management experience:			
Residence: <input type="checkbox"/> Owned (Fully-paid) <input type="checkbox"/> Owned (Mortgaged) <input type="checkbox"/> Rented <input type="checkbox"/> Parents' <input type="checkbox"/> Others _____ (Please specify)	Length of Stay (years): Residential Type: <input type="checkbox"/> HDB <input type="checkbox"/> Condo/ Apartment <input type="checkbox"/> Landed		Residence: <input type="checkbox"/> Owned (Fully-paid) <input type="checkbox"/> Owned (Mortgaged) <input type="checkbox"/> Rented <input type="checkbox"/> Parents' <input type="checkbox"/> Others _____ (Please specify)	Length of Stay (years): Residential Type: <input type="checkbox"/> HDB <input type="checkbox"/> Condo/ Apartment <input type="checkbox"/> Landed			
Highest Qualification: <input type="checkbox"/> University/ Post Graduate <input type="checkbox"/> ITE Certificate <input type="checkbox"/> Diploma <input type="checkbox"/> Secondary & Below <input type="checkbox"/> A-Level/ Pre University			Highest Qualification: <input type="checkbox"/> University/ Post Graduate <input type="checkbox"/> ITE Certificate <input type="checkbox"/> Diploma <input type="checkbox"/> Secondary & Below <input type="checkbox"/> A-Level/ Pre University				
DETAILS OF FACILITIES WITH OTHER FINANCIAL INSTITUTIONS OF PRINCIPAL/ GUARANTOR							
If the space provided is insufficient, please provide the information on a separate sheet of paper and attach it to this form							
Principal/ Guarantor	Name of Financial Institution	Credit Limit (S\$)	Type of Facilities (Overdraft/ Term Loan/ Housing Loan/ Vehicle Loan)	Monthly Installment (S\$)		All in Interest Rate (%)	Outstanding Amount (S\$)
				Cash	CPF		
Main Principal/ Main Guarantor							
Principal 2/ Guarantor 2							
PARTICULARS OF CORPORATE GUARANTOR							
Registered Name per ACRA		Registration Number	Date of Registration	Country of Incorporation		Relationship with Customer	
AGREEMENT							
<p>(i) "I/We" refers both to the business entity (i.e. sole proprietorship/partnership/company/professional firm) applying for the credit facility and to the individual sole proprietor, partners and directors signing below.</p> <p>(ii) I/We confirm that the information given above is true and correct and that I/we have not fully withheld any material fact.</p> <p>(iii) I/We acknowledge that DBS Bank Ltd (the "Bank") has the absolute right to approve or reject the application without assigning any reason whatsoever and the documents accompanying this application shall become and remain the property of the Bank.</p> <p>(iv) I/We authorize each and every financial institution and credit/charge card issuer with whom I/we have any account(s) and their officials to divulge to you any and all information whatsoever regarding the money or other relevant particulars of my account(s) as you may from time to time request.</p> <p>(v) I/We hereby authorize and give you consent to conduct credit checks on me/us (including but not limited to checks with any credit bureau recognized as such by the Monetary Authority of Singapore) and to obtain and verify and/or disclose or release any information relating to me/us and/or any of my/our account(s) with you from or to any party or source as you may from time to time deem fit at your own discretion (including, without limitation, insurers and arranger of Loan Insurance Scheme, IE Singapore and/or SPRING</p>							

- Singapore in connection with my/our application for Trade Financing under Loan Insurance Scheme) and without any liability or notice to me/us.
- (vi) I/We hereby agree to abide and be bound by your terms and conditions and/or agreements governing or relating to any credit or banking facility and any services extended by you and utilized by us and any transactions entered into between you and us (as each of such terms and conditions or agreements may be amended, supplemented, varied and/or replaced from time to time) (collectively the "Terms"). Copies of the Terms are available from any DBS Branch.
- (vii) I/We acknowledge that where I/we have requested insurance arrangements, where applicable, a representative from the relevant insurance company will contact me/us directly to provide a quotation and issuance is not guaranteed. This application form is not a contract of insurance. The full details of the terms, conditions and exclusions of these insurances are provided in the Policy that I/we will receive upon acceptance of my/our application by the insurer or in the Master Policy lodged with DBS Bank Ltd, in which case an individual Certificate of Insurance will be issued to me/us upon confirmation of cover.
- (viii) If I/we choose to transmit this application form and the supporting documents to the Bank electronically via fax or email, I/we are aware and accept that such electronic transmission is not a secure mode of delivery of information and the Bank shall not be liable for any loss or damage which I/we may incur or suffer directly or indirectly in connection with such mode of delivery.
- (ix) For Trade Financing under LIS applications:
- "LIS" refers to the Loan Insurance Scheme instituted by SPRING Singapore and the International Enterprise Singapore Board ("IE Singapore") and the subsequent tranches of such scheme, if any.
 - I/We understand that the application and the financing quantum is subject to (1) the Bank's approval in its absolute discretion and (2) the agreement of the relevant underwriters under LIS that the Bank has underlying policies with.
 - I/We agree to pay the prevailing premium rate payable on the approved loan amount under LIS, as may be determined by the underwriters from time to time. The premium payable is non-refundable and shall be debited from my/our current account maintained with the Bank upon the Bank's approval of my/our loan application. Notwithstanding the Bank's approval of the application, the Bank reserves the right not to proceed with the activation of the LIS loan facility if the credit balance in my/our current account is insufficient to pay the premium payable under the LIS.
 - I/We hereby authorise the Bank and its officers and employees to disclose all or any information relating to, or in connection with, me/us, my/our accounts maintained the Bank and/or the LIS facility(ies) from time to time to the Monetary Authority of Singapore, SPRING Singapore, IE Singapore, any other government bodies, the appointed arranger(s) as well as underwriters of the LIS facilities and any professional advisers.

Sole Proprietor/ Key Partners/ Directors/ Guarantors to sign:

Signature Name (as in NRIC/Passport/ACRA): Date:	Signature Name (as in NRIC/Passport/ACRA): Date:
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Business Insurance Needs:

- Please arrange on our behalf for:
- Fire Insurance. I/We understand that a **S\$250 administration fee** is chargeable should I/we choose to arrange for alternative insurance. Equipment All Risk Insurance.

I/we would like to discuss our business insurance needs.

Please contact Dr/Mr/Mdm/Ms _____ at Contact No. _____ to discuss the following:

- Business Loan Protection Marine Cargo Insurance: Others: _____
(only applicable to DBS Business Loan and Grow with DBS)

Please mail, fax or email this form & the required supporting documents listed below to:

DBS Bank Ltd
 6 Shenton Way, DBS Building, Singapore 068809.
 Attn: IBG 3&4- Business Support Unit (CP No: T10095)
 Fax no: 65 6878 2759 Email: smebanking@dbs.com

(Application form must be completed in full and should reach us no later than two weeks from the date of this application)

MANDATORY DOCUMENTS TO SUBMIT:

- Photocopy of NRIC (front and back) of applicant and guarantor(s)
- Income Tax Notice of Assessment for the last 2 years of sole proprietor/ key partners/ directors
- Bank Statements for the last 3 months (if operating account is not maintained with DBS)
- Financial Statements (audited where applicable) for the last 2 years (latest financial statements should be less than 18 months old). For Trade Financing under LIS applications, the financial statements must be audited and be dated not more than 1 year from the date of LIS application.
- Management Accounts (including full Balance Sheet)- dated less than 6 months to the date of LIS application and signed off by an authorized director (applicable for Trade Financing under LIS applications)
- Original/ Certified True Copy of Updated Memorandum and Articles of Association by any 1 director (only applicable for Pte Ltd Companies which do not maintain any borrowing account with DBS)
- For Professional Practices (Not Registered with ACRA)
 - A copy of a confirmation from the relevant authority on the constitution of firm and name(s) of sole proprietor/ partners
 - Original letter stating equity partners & authorized signatures (for partnership only)
- SPRING Singapore Application Form (for SPRING LEFS Loan applications only)
- Loan Insurance Scheme Application form (for Trade requests under LIS only)
- Property Loan Statement of Accounts from existing financier (s) for the past 6 months (for Property Re-Financing applications only)

SUPPORTING DOCUMENTS TO SUBMIT:

- Signed copy of Sale & Purchase Agreement or Option to Purchase for properties (for Property Financing applications only)
- Tenancy Agreement for investment properties (for Property Financing applications only)
- Quotation / Pro-forma invoice / Sales contract (for Equipment Financing applications only)
- Debtor's Ageing list
- Business Plan for business with less than 2 years in operation
- Other supporting information of relevance to this application

For Bank's Use Only:

Business Classification:	Financial Package:	Other Remarks:
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Appendix A

PROPERTY DETAILS (Complete this section if you are applying for Property Financing and/or Financing secured against property)

Please photocopy this page for your completion, if required.
 * Circle where applicable

Address of Property to be financed: Postal Code		Mortgagor's Name		NRIC/Passport/ Business Registration No.
Purchase Price (S\$):		Date of Purchase: (DD/MM/YYYY)		1) _____ 2) _____ 3) _____ 4) _____
Built-in Area: *sq ft/ m ²	Land Area: *sq ft/ m ²	Age of Property (In years):	Lease Start Date(DD/MM/YYYY):	
Property: <input type="checkbox"/> Completed <input type="checkbox"/> Under Construction (Expected TOP/ CSC Date: _____) <input type="checkbox"/> Completed property pending issuance of title		Tenure: <input type="checkbox"/> Freehold <input type="checkbox"/> Leasehold _____ years (subject to option to extend _____ years)		
Lessor: <input type="checkbox"/> JTC <input type="checkbox"/> HDB <input type="checkbox"/> Private <input type="checkbox"/> Private developer under JTC <input type="checkbox"/> Private developer under URA		Types of property to be mortgaged:		
Use of Property	Monthly Rental Income (S\$) (Existing/ Expected)*	<u>Residential:</u> <input type="checkbox"/> HDB <input type="checkbox"/> Condo/ Apartment <input type="checkbox"/> Landed <u>Commercial:</u> <input type="checkbox"/> Shop <input type="checkbox"/> ^Shophouse <input type="checkbox"/> Office <u>Industrial:</u> <input type="checkbox"/> Factory <input type="checkbox"/> Warehouse		
<input type="checkbox"/> For Own Business Use	N.A.	Property mortgaged is pre-war and/or under conservation: <input type="checkbox"/> Yes <input type="checkbox"/> No		
<input type="checkbox"/> For Own Business Use & Investment				
<input type="checkbox"/> Investment				

PROPERTY REFINANCING DETAILS (Complete this section if you are refinancing your property from other financial institutions)

Name of Existing Financier/ Bank	Type of Facility	Outstanding Facilities (S\$)	Current Installment (S\$)	CPF - Used to date (S\$)

I/We confirm that the property does not fall under the following excluded transactions:
 i) Undervalued Transactions
 ii) Properties as gifts
 iii) Transactions with unfair preferences

For Bank's Use Only:

Name of Valuer:	Valuation Date:	Financial Package:	
Valuation (S\$): ^Shophouse: Shop (S\$) _____ Living Quarter (S\$) _____	Existing Collateral? Yes / No		Other Remarks:
	LTV:	FQ:	

Appendix B

TRADE FINANCING DETAILS (Complete this section if you are applying for Trade Financing)

Purpose of Trade Financing

For working capital Others (please specify): _____

Please provide details of Main Buyers								For Bank's Use Only
No.	Name	Location/ Country	Years of Relationship	% of Sales	Terms of Trade	Tenure (days)	Related Party	Acceptable?
							<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/>
							<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/>
							<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/>
							<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/>
							<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/>

Please provide details of Main Suppliers								For Bank's Use Only
No.	Name	Location/ Country	Years of Relationship	% of Purchases	Terms of Trade	Tenure (days)	Related Party	Acceptable?
							<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/>
							<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/>
							<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/>
							<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/>
							<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/>

For Unsecured Trade Financing, please provide the following information:

Financials for Year _____

Inventory (as per Balance Sheet)	S\$	Sales (as per Profit & Loss Statement)	S\$
Accounts Receivables – Trade (as per Balance Sheet)	S\$	Cost of Sales (as per Profit & Loss Statement)	S\$

For Bank's Use Only:

LIS / Commercial	Max Tenor: _____ days (for LC, TR, BRP, D/A)	Financial Package:
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Type of LIS Request (if applicable): <input checked="" type="checkbox"/> New Limit Request (NB. For renewal / additional LIS limit request, please proceed via OSCA)	Other Remarks:
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Appendix C

EQUIPMENT/ VEHICLE FINANCING (LEFS OR NON LEFS) <i>(Complete this section if you are applying for Equipment/ Vehicle Financing)</i>			
<i>Please photocopy this page for your completion, if required.</i>			
Equipment/ Vehicle	<input type="checkbox"/> New <input type="checkbox"/> Used (Age of equipment in years: _____)		
If Equipment, please state type	<input type="checkbox"/> Construction Equipment <input type="checkbox"/> Plastic Injection Equipment	<input type="checkbox"/> Precision Engineering Equipment <input type="checkbox"/> Material Handling Equipment	<input type="checkbox"/> Printing Equipment <input type="checkbox"/> Others
If Vehicle, please state type	<input type="checkbox"/> Light Commercial Vehicle (G & Y plate) <input type="checkbox"/> Heavy Commercial (P/ X/ W plate) <input type="checkbox"/> Passenger Vehicle		
Equipment/ Vehicle Description	<u>Make/ Model</u>		<u>Year of Manufacture</u>
Purchase Price			
For Bank's Use Only:			
Flat: % pa / ARR:	% pa	Fixed: % pa	Floating: % pa Financial Package:
Other Remarks:			