

Please enclose the following documents with your application:

- A photocopy of your NRIC (front and back) or passport
- For salaried employee: Your latest computerised payslip, last 12 months' CPF Contribution History *or* latest Income Tax Notice of Assessment
- For self-employed: Your last two years' Income Tax Notice of Assessment
(You can now print your Notices of Assessment at myTax Portal with your SingPass or IRAS PIN. The service is free. Log on to www.mytax.iras.gov.sg for more details).
- Latest CPF Statement of Account
- Option to Purchase *or* Sale and Purchase Agreement
- If you are Refinancing your term loan or overdraft facility, please provide your CPF Withdrawal Statement (if CPF is utilised) and latest six months' current account statement
- Other supporting documents (where applicable)

PERSONAL PARTICULARS

Main Applicant		Joint Applicant	
Salutation <input type="checkbox"/> Dr <input type="checkbox"/> Mr <input type="checkbox"/> Mdm <input type="checkbox"/> Mrs <input type="checkbox"/> Ms	Gender <input type="checkbox"/> Male <input type="checkbox"/> Female	Salutation <input type="checkbox"/> Dr <input type="checkbox"/> Mr <input type="checkbox"/> Mdm <input type="checkbox"/> Mrs <input type="checkbox"/> Ms	Gender <input type="checkbox"/> Male <input type="checkbox"/> Female
Full Name as in NRIC / Passport (underline surname)		Full Name as in NRIC / Passport (underline surname)	
NRIC / Passport No.	Date of Birth (dd/mm/yyyy)	NRIC / Passport No.	Date of Birth (dd/mm/yyyy)
Nationality <input type="checkbox"/> Singaporean <input type="checkbox"/> Singapore PR <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Others _____		Nationality <input type="checkbox"/> Singaporean <input type="checkbox"/> Singapore PR <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Others _____	
Marital Status <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Others _____		Marital Status <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Others _____	
No. of Dependants and Age		No. of Dependants and Age	Relationship with Main Applicant
Residential Address		Residential Address	
Mailing Address (if different from above)		Mailing Address (if different from above)	
Residential Status <input type="checkbox"/> Owned and Fully Paid <input type="checkbox"/> Owned and Mortgaged <input type="checkbox"/> Rented <input type="checkbox"/> Family's / Relatives' <input type="checkbox"/> Others _____		Residential Status <input type="checkbox"/> Owned and Fully Paid <input type="checkbox"/> Owned and Mortgaged <input type="checkbox"/> Rented <input type="checkbox"/> Family's / Relatives' <input type="checkbox"/> Others _____	
Home No.	Mobile No.	Home No.	Mobile No.
Office No.	Email Address	Office No.	Email Address

EMPLOYMENT DETAILS

Employment Status <input type="checkbox"/> Employee <input type="checkbox"/> Self-Employed <input type="checkbox"/> Sales / Commission Earner <input type="checkbox"/> Others _____		Employment Status <input type="checkbox"/> Employee <input type="checkbox"/> Self-Employed <input type="checkbox"/> Sales / Commission Earner <input type="checkbox"/> Others _____	
Name of Employer / Business and Office Address		Name of Employer / Business and Office Address	
Industry / Business Type <input type="checkbox"/> Banking & Finance <input type="checkbox"/> Govt & Public Service <input type="checkbox"/> Hotels & Restaurants <input type="checkbox"/> IT & Telecommunication <input type="checkbox"/> Logistics <input type="checkbox"/> Manufacturing / Production <input type="checkbox"/> Wholesale <input type="checkbox"/> Others _____		Industry / Business Type <input type="checkbox"/> Banking & Finance <input type="checkbox"/> Govt & Public Service <input type="checkbox"/> Hotels & Restaurants <input type="checkbox"/> IT & Telecommunication <input type="checkbox"/> Logistics <input type="checkbox"/> Manufacturing / Production <input type="checkbox"/> Wholesale <input type="checkbox"/> Others _____	
Job Title _____	Length of Service _____ Yrs and _____ Mths	Job Title _____	Length of Service _____ Yrs and _____ Mths
Monthly Fixed Income S\$ _____	Other Monthly Income & Source S\$ _____ / _____	Monthly Fixed Income S\$ _____	Other Monthly Income & Source S\$ _____ / _____
Name of Previous Employer / Business (if current employment is < 1 yr)		Name of Previous Employer / Business (if current employment is < 1 yr)	
Previous Job Title _____	Length of Service of Previous Employment / Business _____ Yrs and _____ Mths	Previous Job Title _____	Length of Service of Previous Employment / Business _____ Yrs and _____ Mths

OUR EXISTING LOANS

Type of Facility	Financier	Used Towards the Purchase of a Residential Property?	Collateral Details (e.g. property address, car make and model)	Outstanding Loan Amount or Credit Limit (S\$)	Monthly Repayment (For home loan, specify the amount of CPF and cash used to service the repayments)
		Yes / No*			
		Yes / No*			
		Yes / No*			
		Yes / No*			
		Yes / No*			
		Yes / No*			
		Yes / No*			
		Yes / No*			

PROPERTY INFORMATION

Address of Property to be Financed (incl. project name, if any)		Property is / to be Purchased in the Name(s) of	
Private Property Type <input type="checkbox"/> Bungalow <input type="checkbox"/> Corner Terrace <input type="checkbox"/> Intermediate Terrace <input type="checkbox"/> Semi-detached <input type="checkbox"/> Cluster Housing / Townhouse No. of Storey(s) _____ <input type="checkbox"/> Condominium <input type="checkbox"/> Exec. Condominium <input type="checkbox"/> Apartment <input type="checkbox"/> HUDC <input type="checkbox"/> Others _____			
HDB Flat Type <input type="checkbox"/> EA / Maisonette <input type="checkbox"/> _____ Room, Model _____		Commercial Property Type <input type="checkbox"/> Office Unit <input type="checkbox"/> Shop Unit <input type="checkbox"/> Shop cum Residential Unit <input type="checkbox"/> Others _____	
Tenure <input type="checkbox"/> Freehold <input type="checkbox"/> 999 years <input type="checkbox"/> 199 years from year _____ <input type="checkbox"/> 99 years from year _____ <input type="checkbox"/> 60 years from year _____		Renovation of Property <input type="checkbox"/> Yes, in year _____, cost is S\$ _____ <input type="checkbox"/> No	
Property / Land Status <input type="checkbox"/> Completed, estimated age is _____ year(s). <input type="checkbox"/> Under construction, expected TOP date _____ <input type="checkbox"/> Vacant Land		Usage of Property <input type="checkbox"/> Conservation Status <input type="checkbox"/> Pre-War <input type="checkbox"/> Owner's Occupation <input type="checkbox"/> Investment	
Property Size Built-up Area _____ sq m / sq ft* Land Area _____ sq m / sq ft*			

REFERRAL DETAILS

I/We confirm that I/we have been referred to the Bank for this mortgage application via one of the following. You may disclose to the Introducer or Agent that I/we have made this application and whether or not it has been accepted.

Member-Get-Member

Full Name of Introducer	NRIC / Passport No. of Introducer	Contact No. of Introducer
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Agent

Full Name of Agent	NRIC / Passport No. of Agent	Name of Agency
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Intermediary

Full Name of Agent	NRIC / Passport No. of Agent	Name of Agency
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Signature of Main Applicant	Date	Signature of Joint Applicant	Date
X		X	

OUR SOURCE OF FUNDS FOR DOWNPAYMENT

I/We hereby declare the following information on my/our source of funds for downpayment on the property to be financed:

- Directorship Fees or Dividends
 Inherited Wealth
 Rental Income
 Salary or Business Income
 Sale of Investment(s)
 Savings
 Others _____

OUR FINANCIAL REQUESTS

For Purchase of Completed or BUC Properties

Purchase Price S\$ _____	Date of Purchase (dd/mm/yyyy) _____	Transaction Type <input type="checkbox"/> New Purchase <input type="checkbox"/> Resale Market <input type="checkbox"/> Direct from HDB
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Did you receive any benefits? e.g. discounts, gifts, interest payment arrangements from developer or vendor, please refer to item 8 of the declaration below.

- Yes, the type of benefit(s) I/we received is/are _____ and amount received is S\$ _____.
 No, I/we did not receive any benefit(s).

CPF Initial Lumpsum Withdrawal S\$ _____	CPF for Stamp / Legal Fees S\$ _____	Resale Levy (where applicable) S\$ _____	Housing Grant (where applicable) S\$ _____
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Loan Amount Required S\$ _____	Loan Period _____ Yrs and _____ Mths
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For Bridging Loan or Capital Repayment

Address of Property to be Sold _____	Type of Property to be Sold <input type="checkbox"/> Private Property <input type="checkbox"/> EA / Maisonette <input type="checkbox"/> HDB _____ Room, Model _____
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Selling Price S\$ _____	Outstanding Loan Amount S\$ _____ as at _____ (dd/mm/yyyy)	CPF Utilised (where applicable) S\$ _____
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OTP Exercise Date for Private Property (dd/mm/yyyy) _____	First Appointment Date for HDB Flat (dd/mm/yyyy) _____
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Bridging Loan Amount Required S\$ _____	Mode of Bridging Loan Payment <input type="checkbox"/> Cash of S\$ _____ <input type="checkbox"/> CPF of S\$ _____
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For Refinancing of Loan from Another Bank

Name of Existing Financier _____	Type of Facility <input type="checkbox"/> Housing Loan <input type="checkbox"/> Term Loan <input type="checkbox"/> Overdraft	Outstanding Loan Period _____ Yrs and _____ Mths
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Outstanding Loan Amount S\$ _____ as at _____ (dd/mm/yyyy)	Existing Overdraft Limit (if any) S\$ _____	CPF Utilised Incl. Accrued Interest S\$ _____
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For Additional Facilities

I/We hereby declare that the funds obtained from my/our Term Loan will not be used for the purchase of residential property(ies) in Singapore. These funds will be used for:

- Business Investment
 Education
 Investment in Financial Instruments
 Purchase of Vehicles
 Renovation
 Repay Facilities with other Bank(s)
 Others _____

Term Loan Amount Required S\$ _____	Loan Period _____ Yrs and _____ Mths	Other Facilities (please specify type & amount) _____ S\$ _____
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For Construction Loan and Additions & Alterations

Construction Type <input type="checkbox"/> Additions & Alterations <input type="checkbox"/> Single / Multiple Unit Reconstruction* <input type="checkbox"/> Re-building	Proposed No. of Storey(s) and Built-up Area _____ Storey(s) _____ sq m / sq ft*
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Projected Cost of Construction S\$ _____	Expected TOP Date (dd/mm/yyyy) _____	Expected CSC Date (dd/mm/yyyy) _____
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Loan Amount Required S\$ _____	Loan Period _____ Yrs and _____ Mths
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MORTGAGE INSURANCE

Do you want to talk to us regarding Mortgage Insurance?

- Yes, please contact me.
 No, thank you.

RENOVATION LOAN

Do you know that when bundled with a DBS Home Loan, you can enjoy preferential interest rates[†] for your Renovation Loan?

- I am interested, please tell me more.
 No, thank you.

[†]Terms and conditions apply. Available for a limited time only. Rates are subject to change from time to time.

APPLICANT(S) CONFIRMATION AND DECLARATION

To the Bank:

1. I/We hereby declare that the information given in this application is true and correct and that I/we have not intentionally or wilfully withheld any material fact.
2. I/We hereby undertake to pay all fees in connection with the survey and valuation of the property to be mortgaged, such fees being not refundable regardless of whether the application is approved.
3. I/We undertake to pay any out-of-pocket expenses and/or charges incurred in relation to my/our loan application when my/our loan application is approved.
4. I/We hereby authorise you to enquire from my/our employer(s), for the purpose of this application, any particulars of my/our employment with my/our employer(s) and to obtain and verify such further information about me/us as you may deem fit at your discretion.
5. I/We authorise 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.
6. I/We hereby authorise and give you consent to conduct credit checks on me/us (including but not limited to checks with any credit bureau recognised as such by the Monetary Authority of Singapore) and to obtain and verify and/or to disclose or release any information relating to me/us and/or any of my/our 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/us.
7. I/We hereby authorise you and give you consent to obtain and verify any information about me/us at your discretion and I/we consent to your disclosure to any third party (including the Housing and Development Board), any information relating to me/us or my/our account, credit facilities and affairs as required by such third party or at your discretion from time to time. This consent and provision shall survive the termination of any or all of my/our accounts or facilities with you and/or the termination of any relationship between me/us and you for any reason whatsoever.
8. In respect of the property being purchased as identified above ("Property"), I/we declare and confirm that other than as disclosed in this application:
 - (i) I/We have not received and will not receive any discount, rebate or any other benefit from the vendor of the Property or any other party (including the payment of legal or stamp fees for the purchase of the Property) which has the effect of reducing the purchase price of the Property;
 - (ii) I am/we are not party to any arrangement whereby any interest in respect of the facility applied for hereunder will be payable by the vendor of the Property, its agent, nominee or any other person by arrangement with the vendor;
 - (iii) I/We have not been granted any credit facility by any other financial institution or moneylender or the vendor of the Property for the purchase of or otherwise by the Property.
9. I am/we are applying for this credit facility for my/our own use and not for the benefit of any other party.
10. I/We declare that the property to be mortgaged is not or will not be acquired by me/us by way of gift or unfair preference, or at an undervalue.
11. I/We declare that the property to be mortgaged is not affected by the Housing and Development Board's Selective En Bloc Redevelopment Scheme (SERS).
12. My/Our signing on this application shall constitute my/our written consent for any such disclosure for the purposes of Section 47 of the Banking Act or any other disclosure imposed by law.
13. I/We understand that you reserve the right to decline my/our application without giving any reason(s) or explanation whatsoever.

Signature of Main Applicant <div style="text-align: right;">X</div>	Date 	Signature of Joint Applicant <div style="text-align: right;">X</div>	Date
Name of Main Applicant: 		Name of Joint Applicant: 	

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Main Applicant <input type="checkbox"/> Mortgagor Borrower <input type="checkbox"/> Surety <input type="checkbox"/> Non-Mortgagor Borrower <input type="checkbox"/> Personal Guarantor		Joint Applicant <input type="checkbox"/> Mortgagor Borrower <input type="checkbox"/> Surety <input type="checkbox"/> Non-Mortgagor Borrower <input type="checkbox"/> Personal Guarantor	
Valuation Amount S\$ _____	Date of Valuation (dd/mm/yyyy) _____	Valuation Firm and Name of Valuer 	
Loan Package for POSB Loan in 60 _____	Branch of Collection _____		