

MY EMPLOYMENT DETAILS

Company Name	Company Name
Company Address	Company Address
Current Position 01 <input type="checkbox"/> Senior Management 02 <input type="checkbox"/> Professional 03 <input type="checkbox"/> Manager 04 <input type="checkbox"/> Executive 05 <input type="checkbox"/> Officer Worker 06 <input type="checkbox"/> Sales 19 <input type="checkbox"/> Supervisor 10 <input type="checkbox"/> Others _____	Current Position 01 <input type="checkbox"/> Senior Management 02 <input type="checkbox"/> Professional 03 <input type="checkbox"/> Manager 04 <input type="checkbox"/> Executive 05 <input type="checkbox"/> Officer Worker 06 <input type="checkbox"/> Sales 19 <input type="checkbox"/> Supervisor 10 <input type="checkbox"/> Others _____
Job Status E <input type="checkbox"/> Employee S <input type="checkbox"/> Self-Employed C <input type="checkbox"/> Sales/Commission Earner O <input type="checkbox"/> Others _____	Job Status E <input type="checkbox"/> Employee S <input type="checkbox"/> Self-Employed C <input type="checkbox"/> Sales/Commission Earner O <input type="checkbox"/> Others _____
Industry/Business Type 02 <input type="checkbox"/> Building/Construction 04 <input type="checkbox"/> Banking & Finance 05 <input type="checkbox"/> IT/Telco 11 <input type="checkbox"/> Government 17 <input type="checkbox"/> Manufacturing/Production 20 <input type="checkbox"/> Shipping/Transport 22 <input type="checkbox"/> Entertainment 23 <input type="checkbox"/> Hotels/Restaurants 27 <input type="checkbox"/> Retail 29 <input type="checkbox"/> Travel-related 19 <input type="checkbox"/> Others _____	Industry/Business Type 02 <input type="checkbox"/> Building/Construction 04 <input type="checkbox"/> Banking & Finance 05 <input type="checkbox"/> IT/Telco 11 <input type="checkbox"/> Government 17 <input type="checkbox"/> Manufacturing/Production 20 <input type="checkbox"/> Shipping/Transport 22 <input type="checkbox"/> Entertainment 23 <input type="checkbox"/> Hotels/Restaurants 27 <input type="checkbox"/> Retail 29 <input type="checkbox"/> Travel-related 19 <input type="checkbox"/> Others _____
Length of Service _____ Years _____ Months	Length of Service _____ Years _____ Months
Name of Previous Employers	Name of Previous Employers
Length of Service _____ Years _____ Months	Length of Service _____ Years _____ Months

MY INCOME INFORMATION

Monthly Salary S\$ _____ (min gross monthly income S\$2,000)	Monthly Salary S\$ _____
Other Source of Income S\$ _____	Other Source of Income S\$ _____



MY FINANCIAL REQUEST

Loan Amount: S\$ _____ (Minimum S\$5,000, Maximum S\$30,000)

Repayment Period: 12 24 36 48 60 months

Note: The approved loan amount and/or repayment period may differ from your request.

Payment Instruction To Renovation Contractor(s)*:

1st cashier's order – Pay to _____ Amount S\$ _____

2nd cashier's order – Pay to _____ Amount S\$ _____

3rd cashier's order – Pay to _____ Amount S\$ _____

*The cashier's order(s) requested:

- (a) Must add up to 100% of the net loan amount, which is loan amount applied for less 1% handling fee and less 1% insurance premium;
- (b) Will be issued only upon receipt of the original renovation contract(s);
- (c) Must be payable to the contractor(s) under the original renovation contract(s) submitted to DBS Bank.

Address of Property To Be Renovated:

Block _____ Unit # _____ -

Street/Building Name _____

Postal Code _____

Residential Status of Property to be Renovated:

Owned C Non-owners N

MY/OUR RENOVATION LOAN SERVICING ACCOUNT

Please debit my DBS/POSB Account No: _____ for my monthly instalments and all other sums due and owing once application is approved.

(Note: POSB Current Account and Joint-all Account for single application are not applicable.)

APPLICANT(S) CONFIRMATION AND DECLARATION

1. I/We 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. I/We have not wilfully withheld any material fact. If any of the information given in this application changes or becomes inaccurate in any way, I/We will immediately notify you.
2. I/We 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 Monetary Authority of Singapore) and to obtain and verify and/or to disclose or release any information relating to me/us and/or my/our account(s) with you from or to any other party or source as you may time to time deem fit at your own discretion and without any liability or notice to me/us.
3. I/We authorise you to enquire of my/our employer(s), for the purpose of this application, any particulars of my/our employment with my/our employer(s).
4. I/We authorise your representative to enter and leave my/our property at reasonable hours for the purpose of viewing and inspecting the property before, during and/or upon completion of the renovations works.
5. I/We warrant that the agreement between me/us and the contractor is genuine and at arm's length and I/we are not related to the contractor in any way, nor do I/we have any interest in the contractor's business.
6. I/We give you consent to disclose any information pertaining to my/our loan application, including but not limited to application status, loan amount and repayment period to any of my/our renovation contractors and/or interior designers whose quotations/contracts have been submitted with my/our application.
7. I/We agree that you may send to me/us by ordinary mail or such other means at my/our sole risk the Approval Letter, the net proceeds of the loan by way of cashier's order(s) in favour of the contractor(s) and all other documents and communications addressed to me/us to any of my/our address(es) on DBS Bank's records as DBS Bank may at its sole discretion select.
8. I/We agree to abide and be bound by your Standard Terms and Conditions relating to Renovation Loan Granted by DBS Bank Ltd (a copy of which is available from any DBS/POSB branch or by calling telephone number 6333 0033), as may be amended and supplemented from time to time of which a copy, together with an Approval Letter, will be sent to me/us and constitute the whole agreement between us in relation to the loan if this application is approved.
9. I/We instruct and authorise you, upon approval of this application, to:-
 - (a) deduct upfront from the loan, upon disbursement, a handling fee of 1% of the approved loan amount and the insurance premium of 1% of the approved loan amount payable for my/our comprehensive life and total permanent disability insurance coverage; and
 - (b) debit the monthly instalment amounts and accrued interest and all other monies due and payable by me/us to DBS Bank from such account as may be designated by me/us or any other account(s), which I/we maintain with DBS Bank singly or jointly with any other person on a joint alternate basis, without prior notice to me/us. Notwithstanding the foregoing, I/we agree not to overdraw such account(s) without prior arrangement and approval from DBS Bank.
10. I/We authorise you to accept and act on instructions from either one of us (i.e. either the main applicant or joint applicant) relating to the loan including but not limited to instructions for disbursements of the loan amount or any other matters relating to this application and/or the loan.
11. I/We understand that DBS Bank reserves the right to decline the application without giving any reason(s) whatsoever.
12. [For HDB homeowners only] I/We undertake that I/we will comply with all regulations set out by HDB governing the renovation of my/our HDB flat and if there is any breach of HDB's regulations. I/We understand that DBS Bank reserves the right to decline this application or recall the loan if this application is approved.

SIGNATURE/NAME (MAIN APPLICANT)	Date	SIGNATURE/NAME (JOINT APPLICANT)	Date

Note: Signature will be verified against any of your signature records with the Bank. Please ensure that the signature matches the Bank record.

