

DBS Renovation Loan Application Form

Eligibility

To be eligible as a main applicant, you must be:

A Singaporean or Permanent Resident aged between 21-65 years and earn a gross annual income of at least S\$24,000.

Required Documentation to be submitted with this application form

- Photocopy of NRIC (front and back).
- Proof of income (any one of the following):
 - For salaried employee • Latest computerised payslip or • Latest Income Tax Notice of Assessment or • Last 6 months' CPF Statement of Account or
 - Last 15 months' CPF Contribution or • IR8e or • Letter of employment
 - For self employed/commissioned earner/variable income earner • Last 2 years Income Tax Notice of Assessment
- Original invoice or quotation from contractor duly signed by contractor and yourself
- Proof of ownership of property to be renovated (any one of the following):
 - Owner-occupied Properties
 - Property Tax Bill
 - Newly-purchased Properties
 - HDB Letter of Approval or • Sales & Purchase Agreement (for private property)

Joint Application Eligibility

Joint applicant is not required to meet the minimum income limit. Joint applicant should be a parent, spouse, child or sibling of the main applicant. Please submit documents as required by the main applicant.

Important Information

- Applications not accompanied by required documents or with incomplete information will cause a delay in processing.
- HDB homeowners are to ensure that they comply with all regulations set out by HDB governing the renovation of HDB flats.
- We may at our sole discretion extend a loan of up to 6 times of your monthly income (max S\$30,000) to be repaid up to a maximum of five years.
- Applicable fees & charges for successful application:
- A handling fee of 1% of the loan amount plus the insurance premium of 1% of the loan amount payable for the comprehensive life and total permanent disability insurance coverage for the applicant(s) will be deducted upfront from the approved loan amount upon disbursement of the loan.
- Charges for the first cashier's order is waived. Subsequent cashier's orders are chargeable at the prevailing rate and shall be deducted from your designated loan servicing account. Only a maximum of 3 cashier's order is allowed.
- A cancellation fee of 1% of the approved loan amount, or any part thereof, is payable if there is cancellation upon approval of this application.
- Other fees and charges are as stated in the terms & conditions governing Renovation Loan.

My Personal Details

Title: Dr Mr Ms Mrs Mdm

Name (as in NRIC): _____

Sex: Male Female

NRIC No.: _____

Date of Birth: (dd/mm/yyyy) _____

Nationality: Singaporean PR

Marital Status: Single 1 Married 2
Divorced 3 Others _____

Number of Dependents: _____

Education: University/Post Grad 03 Diploma Holder 05
A Level 07 Secondary 08
Others _____

Correspondence Address: Residential Office

Residential Address (Please do not give a P.O. Box or foreign address):

Block _____ Unit # _____ - _____

Street/Building Name _____

Postal Code _____

Home Tel: [6] _____ Office Tel: [6] _____

Mobile No: _____ Pager No: [9] _____

Fax: [6] _____ Email: _____

Residential Status: Self-Owned s Mortgage M
Rented R Live with Parents P
Employer's E

Length Of Stay At Address: Years _____ Months _____

My Work Details

Company Name & Address _____

Block _____ Unit # _____ - _____

Street/Building Name _____

Postal Code _____

Current Position: Senior Management 01 Professional 02
Manager 03 Executive 04
Office worker 05 Sales 06
Supervisor 19 Others _____

Job Status: Employee E Self-Employed s
Sales/Commission Earner c Others _____

Industry/Business Type: _____

Length of Service: Years _____ Months _____

Name of Previous Employer: _____

Length of Service: Years _____ Months _____

My Income Information

Monthly Salary: S\$ _____

Other source of income: S\$ _____ (min gross monthly income S\$2,000)

My Financial Commitments

Credit/Charge Card Company: _____ Credit/Charge Card No.: _____

1. _____

2. _____

Financial Institution: _____

1. _____

Type of Loan: _____ Loan Amount: _____

Security: _____ Monthly Repayment: _____

2. _____

Type of Loan: _____ Loan Amount: _____

Security: _____ Monthly Repayment: _____

My Joint Applicant's Details (if applicable)

Title: Dr Mr Ms Mrs Mdm

Name (as in NRIC): _____

Sex: Male Female

Relationship: Spouse 1 Parent 2 Sibling 3
Children 4 Others 6

NRIC No.: _____

Date of Birth: (dd/mm/yyyy) _____

Nationality: Singaporean PR

Marital Status: Single 1 Married 2
Divorced 3 Others _____

Education: University/Post Grad 03 Diploma Holder 05
A Level 07 Secondary 08

Residential Address:

Block _____ Unit # _____ - _____

Street/Building Name _____

Postal Code _____

Home Tel: [6] _____ Office Tel: [6] _____

Mobile No: _____ Pager No: [9] _____

Fax: [6] _____ Email: _____

Residential Status: Self-Owned s Mortgage M
Rented R Live with Parents P
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Length Of Stay At Address: Years _____ Months _____

Company Name & Address _____

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Street/Building Name _____

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Current Position: Senior Management 01 Professional 02
Manager 03 Executive 04
Office worker 05 Sales 06
Supervisor 19 Others _____

Job Status: Employee E Self-Employed s
Sales/Commission Earner c Others _____

Industry/Business Type: _____

Length of Service: Years _____ Months _____

