

Standard Chartered Bank (Singapore) Limited Business Mortgage Application Form



SECTION 1(a) : CORPORATE INFORMATION - To complete for corporate borrower or corporate guarantor, and submit documents providing details of the source(s) of income selected below

Borrower Name	<i>(insert FULL name exactly as it appears in the constitutional documents)</i>		
Corporate Guarantor Name	<i>(insert FULL name exactly as it appears in the constitutional documents)</i>		
Company Registration No.			
Mortgagor	<input type="checkbox"/> Yes <input type="checkbox"/> No		
Country of Incorporation			
Business Vintage	(No. of Years in Operation/ Service) _____		
Mailing Address (if different registered address)	Blk/House No. _____	Unit No. _____	Building Name _____
	Street Name _____	Postal Code _____	
Business Premise	<input type="checkbox"/> Rented	<input type="checkbox"/> Mortgage	<input type="checkbox"/> Owned (Fully-paid-up)
Business Activity /Nature of Business	<input type="checkbox"/> Manufacturing	<input type="checkbox"/> Wholesale Commerce	<input type="checkbox"/> Import/Export
	<input type="checkbox"/> Professional Firms	<input type="checkbox"/> Retail	<input type="checkbox"/> Building & Construction
	<input type="checkbox"/> Trading	<input type="checkbox"/> Consultant	<input type="checkbox"/> Services
	<input type="checkbox"/> Logistics & Transportation	<input type="checkbox"/> Commission Agents	<input type="checkbox"/> Investment Holding Company
	<input type="checkbox"/> Other (Pls specify) _____		
Sources of Gross Monthly Income (you may select more than 1 option)	<input type="checkbox"/> Financial Assets	<input type="checkbox"/> Rental	<input type="checkbox"/> Operating Business Income <input type="checkbox"/> Not Applicable
Contact Person / Name of Proprietor	Designation _____		
Contact No.	Mobile _____	Office _____	
	Fax _____	Email _____	
Company Group Information			
Borrower is part of a Group* companies	<input type="checkbox"/> Yes <input type="checkbox"/> No		
Estimated Group Annual Sales Turnover	_____		

*A borrower is deemed to be part of a Group if it meets any one of the following criteria:
 a. Such Group has 20% or more direct or indirect shareholding in the Borrower;
 b. The same individual has ultimate ownership interest (20% or more by shareholding) in both the Borrower and Group, even if there is no formal group structure;
 c. There is at least one common director who is actively involved in the day-to-day management of both the Borrower and the Group;
 d. There are cross guarantees in place between the Borrower and other entities in the Group;
 e. The parties are so interconnected that the financial soundness of the Borrower affects the financial soundness of the Group; or
 f. Economic dependence exists between the Borrower and other counterparties in the Group, to the extent they represent a single risk (for example, the Borrower relies on a single entity for the bulk of its sales).

RELEVANT CREDIT FACILITIES AND ARRANGEMENTS (as defined in Paragraph 16 of Section 4: Declaration)

(of Corporate Borrower) - Indicate NA if not applicable.
 Please fill up details of all of your Relevant Credit Facilities and Arrangements (including (a) Relevant Credit Facilities and Arrangements that have been disbursed but not fully repaid, (b) Relevant Credit Facilities and Arrangements that have not been disbursed, and (c) applications for Relevant Credit Facilities and Arrangements that are pending approval) in this Section, and submit documents providing details of these credit facilities and arrangements. Lender includes the Housing Development Board, any financial institution, licensed moneylender, vendor of residential property, and or any other party/ source from whom you obtained financing with whom you have entered into a hire-purchase arrangement under a Hire-Purchase Agreement (defined in paragraph 16(c) of Section 4: Declaration). If there is insufficient space in this section, please photocopy this section and attach it as part of this application form.

Facility Type	Name of Lender	Monthly Repayment	Facility Details	
			Current Interest Rate : _____ % p.a.	Credit Limit : S\$ _____
			Outstanding Amount : S\$ _____	Remaining tenor : _____ months
			Undisbursed Amount : S\$ _____	Security Type : _____
			Current Interest Rate : _____ % p.a.	Credit Limit : S\$ _____
			Outstanding Amount : S\$ _____	Remaining tenor : _____ months
			Undisbursed Amount : S\$ _____	Security Type : _____
			Current Interest Rate : _____ % p.a.	Credit Limit : S\$ _____
			Outstanding Amount : S\$ _____	Remaining tenor : _____ months
			Undisbursed Amount : S\$ _____	Security Type : _____
			Current Interest Rate : _____ % p.a.	Credit Limit : S\$ _____
			Outstanding Amount : S\$ _____	Remaining tenor : _____ months
			Undisbursed Amount : S\$ _____	Security Type : _____

Signature of Main Borrower/
Main Principal/ Main Director

Verified

SECTION 2(a) :		Main Borrower's Personal Details (For NON CORPORATE Borrower) OR Personal Details of Main Principal /Director / Partner / Sole Proprietor / Guarantor / Mortgagor	
Application Selection	<input type="checkbox"/> Main Borrower <input type="checkbox"/> Principal 1 <input type="checkbox"/> Guarantor 1 <input type="checkbox"/> Mortgagor 1	<input type="checkbox"/> Co-Borrower <input type="checkbox"/> Principal 2/3/4 <input type="checkbox"/> Guarantor 2/3/4 <input type="checkbox"/> Mortgagor 2/3/4	
Full Name as in NRIC/Passport	<input type="checkbox"/> Dr <input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Mdm	<input type="checkbox"/> Dr <input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Mdm	
NRIC / Passport No.			
Date of Birth (DD/MM/YY)			
Relationship to Principal/Borrower	N.A.		
Martial Status	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed	
Highest Education	<input type="checkbox"/> Primary <input type="checkbox"/> Secondary <input type="checkbox"/> 'O' Level <input type="checkbox"/> 'A' Level <input type="checkbox"/> Diploma <input type="checkbox"/> Degree <input type="checkbox"/> Higher Degree <input type="checkbox"/> Other: _____	<input type="checkbox"/> Primary <input type="checkbox"/> Secondary <input type="checkbox"/> 'O' Level <input type="checkbox"/> 'A' Level <input type="checkbox"/> Diploma <input type="checkbox"/> Degree <input type="checkbox"/> Higher Degree <input type="checkbox"/> Other: _____	
Ethnic Type	<input type="checkbox"/> Chinese <input type="checkbox"/> Malay <input type="checkbox"/> Indian <input type="checkbox"/> Other: _____	<input type="checkbox"/> Chinese <input type="checkbox"/> Malay <input type="checkbox"/> Indian <input type="checkbox"/> Other: _____	
Residential Address	Block/ House No. _____ Unit No. _____ Street Name _____ Building Name _____ Postal Code _____	Block/ House No. _____ Unit No. _____ Street Name _____ Building Name _____ Postal Code _____	
Mailing Address (if different from residential address)			
Ownership Type	<input type="checkbox"/> Owned (Fully paid) <input type="checkbox"/> Rented <input type="checkbox"/> Provided <input type="checkbox"/> Mortgage <input type="checkbox"/> Parent/ Relative	<input type="checkbox"/> Owned (Fully Paid) <input type="checkbox"/> Rented <input type="checkbox"/> Provided <input type="checkbox"/> Mortgage <input type="checkbox"/> Parent/ Relative	
Contact Details	Mobile _____ Office _____ Email _____ Fax _____	Mobile _____ Office _____ Email _____ Fax _____	

SECTION 2(b): EMPLOYMENT AND INCOME INFORMATION
Please submit documents (including your latest available statements from the CPF Board and IRAS in addition to any other documents) providing details of the source(s) of income selected below, details of your current employment and monthly income.

Sources of Gross Monthly Income (you may select more than 1 option)	<input type="checkbox"/> Fixed Income (e.g. salary) <input type="checkbox"/> Fixed and variable (e.g. salary and bonus) <input type="checkbox"/> Variable Income (e.g. commission, bonus, allowance or business) <input type="checkbox"/> Eligible Financial Assets <input type="checkbox"/> Rental	<input type="checkbox"/> Fixed Income (e.g. salary) <input type="checkbox"/> Fixed and variable (e.g. salary and bonus) <input type="checkbox"/> Variable Income (e.g. commission, bonus, allowance or business) <input type="checkbox"/> Eligible Financial Assets <input type="checkbox"/> Rental
Current Employer / Company Name		
Employment Type	<input type="checkbox"/> Self Employed <input type="checkbox"/> Salaried <input type="checkbox"/> Commission Based <input type="checkbox"/> Unemployed	<input type="checkbox"/> Self Employed <input type="checkbox"/> Salaried <input type="checkbox"/> Commission Based <input type="checkbox"/> Unemployed
Length of Service	_____ years _____ months	_____ years _____ months
Business Type	<input type="checkbox"/> Public Company <input type="checkbox"/> MNC <input type="checkbox"/> SME <input type="checkbox"/> Government <input type="checkbox"/> Uniformed Group <input type="checkbox"/> Other _____	<input type="checkbox"/> Public Company <input type="checkbox"/> MNC <input type="checkbox"/> SME <input type="checkbox"/> Government <input type="checkbox"/> Uniformed Group <input type="checkbox"/> Other _____
Nature of Business	<input type="checkbox"/> Banking/ Finance <input type="checkbox"/> Service <input type="checkbox"/> Manufacturing <input type="checkbox"/> Construction <input type="checkbox"/> Other _____	<input type="checkbox"/> Banking/ Finance <input type="checkbox"/> Service <input type="checkbox"/> Manufacturing <input type="checkbox"/> Construction <input type="checkbox"/> Other _____
Previous Employer/ Company Name * <small>* Required if current employment is less than one year</small>		
Length of Service	_____ years _____ months	_____ years _____ months

Name of Borrower

Signature of Main Borrower/
Main Principal/ Main Director

Verified

RELEVANT CREDIT FACILITIES AND ARRANGEMENTS (as defined in Paragraph 16 of Section 4: Declaration)
 (of non-corporate Borrower(s) /Principal /Director /Partner(s)/ Sole Proprietor /Guarantor, in your own name or jointly with another party or as a guarantor). Indicate NA if not applicable.

Please fill up details of all of your credit facilities and arrangements (including (a) credit facilities and arrangements that have been disbursed but not fully repaid, (b) credit facilities and arrangements that have not been disbursed, (c) applications for credit facilities and arrangements that are pending approval and (d) credit facilities and arrangements for which you are and/or have agreed to stand as a guarantor (whether solely or jointly with any other person/entity), whether the credit facilities have been disbursed or whether the application(s) for such credit facilities is/are pending approval) in this Section, and submit documents providing details of these credit facilities and arrangements. Lender includes the Housing Development Board, any financial institution, licensed moneylender, vendor of residential property, and or any other party/ source from whom you obtained financing with whom you have entered into a hire-purchase arrangement under a Hire-Purchase Agreement (defined in paragraph 16(c) of Section 4: Declaration). If there is insufficient space in this section, please photocopy this section and attach it as part of this application form.

SECTION 2(c):

MORTGAGE FACILITIES

Facility Type	Name of Lender	Monthly Repayment	Property Address Development and Unit <small>(including property outside Singapore)</small>	Facility Details
				Current interest rate : _____ % p.a. Outstanding Amount S\$: _____ Undisbursed Amount S\$: _____ Remaining Tenor : _____ months
				Current interest rate : _____ % p.a. Outstanding Amount S\$: _____ Undisbursed Amount S\$: _____ Remaining Tenor : _____ months
				Current interest rate : _____ % p.a. Outstanding Amount S\$: _____ Undisbursed Amount S\$: _____ Remaining Tenor : _____ months

SECURED REVOLVING CREDIT FACILITIES

Facility Type	Name of Lender	Monthly Repayment	Facility Details
<input type="checkbox"/> Secured Credit Card			Current Interest Rate : _____ % p.a. Credit Limit : S\$ _____ Outstanding Amount : S\$ _____ Remaining tenor : _____ months
<input type="checkbox"/> Secured Overdraft			Security Type : _____
<input type="checkbox"/> Secured Credit Card			Current Interest Rate : _____ % p.a. Credit Limit : S\$ _____ Outstanding Amount : S\$ _____ Remaining tenor : _____ months
<input type="checkbox"/> Secured Overdraft			Security Type : _____
Others: _____			Current Interest Rate : _____ % p.a. Credit Limit : S\$ _____ Outstanding Amount : S\$ _____ Remaining tenor : _____ months Security Type : _____

UNSECURED REVOLVING CREDIT FACILITIES

Facility Type	Name of Lender	Monthly Repayment	Facility Details
<input type="checkbox"/> Credit Card			Current Interest Rate : _____ % p.a. Credit Limit : S\$ _____
<input type="checkbox"/> Line of Credit			Outstanding Amount : S\$ _____ Remaining tenor : _____ months
<input type="checkbox"/> Credit Card			Current Interest Rate : _____ % p.a. Credit Limit : S\$ _____
<input type="checkbox"/> Line of Credit			Outstanding Amount : S\$ _____ Remaining tenor : _____ months
<input type="checkbox"/> Credit Card			Current Interest Rate : _____ % p.a. Credit Limit : S\$ _____
<input type="checkbox"/> Line of Credit			Outstanding Amount : S\$ _____ Remaining tenor : _____ months
<input type="checkbox"/> Credit Card			Current Interest Rate : _____ % p.a. Credit Limit : S\$ _____
<input type="checkbox"/> Line of Credit			Outstanding Amount : S\$ _____ Remaining tenor : _____ months
Others: _____			Current Interest Rate : _____ % p.a. Credit Limit : S\$ _____ Outstanding Amount : S\$ _____ Remaining tenor : _____ months

Main Borrower/ Principal 1/ Guarantor 1

Name of Borrower

Signature of Main Borrower/ Main Principal/ Main Director

Verified

ANY OTHER CREDIT FACILITY			
Facility Type	Name of Lender	Monthly Repayment	Facility Details
<input type="checkbox"/> Car Loan/ Hire Purchase Agreement <input type="checkbox"/> Share Financing Loan <input type="checkbox"/> Personal Loan			Current Interest Rate : _____ % p.a. Credit Limit : S\$ _____ Outstanding Amount : S\$ _____ Remaining tenor : _____ months Undisbursed Amount : S\$ _____
<input type="checkbox"/> Car Loan/ Hire Purchase Agreement <input type="checkbox"/> Share Financing Loan <input type="checkbox"/> Personal Loan			Current Interest Rate : _____ % p.a. Credit Limit : S\$ _____ Outstanding Amount : S\$ _____ Remaining tenor : _____ months Undisbursed Amount : S\$ _____
<input type="checkbox"/> Car Loan/ Hire Purchase Agreement <input type="checkbox"/> Share Financing Loan <input type="checkbox"/> Personal Loan			Current Interest Rate : _____ % p.a. Credit Limit : S\$ _____ Outstanding Amount : S\$ _____ Remaining tenor : _____ months Undisbursed Amount : S\$ _____
Others: _____			Current Interest Rate : _____ % p.a. Credit Limit : S\$ _____ Outstanding Amount : S\$ _____ Remaining tenor : _____ months Undisbursed Amount : S\$ _____

MORTGAGE FACILITIES				
Facility Type	Name of Lender	Monthly Repayment	Property Address Development and Unit <small>(including property outside Singapore)</small>	Facility Details
				Current interest rate : _____ % p.a. Outstanding Amount S\$: _____ Undisbursed Amount S\$: _____ Remaining Tenor : _____ months
				Current interest rate : _____ % p.a. Outstanding Amount S\$: _____ Undisbursed Amount S\$: _____ Remaining Tenor : _____ months
				Current interest rate : _____ % p.a. Outstanding Amount S\$: _____ Undisbursed Amount S\$: _____ Remaining Tenor : _____ months

SECURED REVOLVING CREDIT FACILITIES			
Facility Type	Name of Lender	Monthly Repayment	Facility Details
<input type="checkbox"/> Secured Credit Card <input type="checkbox"/> Secured Overdraft			Current Interest Rate : _____ % p.a. Credit Limit : S\$ _____ Outstanding Amount : S\$ _____ Remaining tenor : _____ months Security Type : _____
<input type="checkbox"/> Secured Credit Card <input type="checkbox"/> Secured Overdraft			Current Interest Rate : _____ % p.a. Credit Limit : S\$ _____ Outstanding Amount : S\$ _____ Remaining tenor : _____ months Security Type : _____
<input type="checkbox"/> Secured Credit Card <input type="checkbox"/> Secured Overdraft			Current Interest Rate : _____ % p.a. Credit Limit : S\$ _____ Outstanding Amount : S\$ _____ Remaining tenor : _____ months Security Type : _____
Others: _____			Current Interest Rate : _____ % p.a. Credit Limit : S\$ _____ Outstanding Amount : S\$ _____ Remaining tenor : _____ months Security Type : _____

Name of Borrower

Signature of Main Borrower/
Main Principal/ Main Director

Verified

UNSECURED REVOLVING CREDIT FACILITIES				
Facility Type	Name of Lender	Monthly Repayment	Facility Details	
<input type="checkbox"/> Credit Card			Current Interest Rate : _____ % p.a.	Credit Limit : S\$ _____
<input type="checkbox"/> Line of Credit			Outstanding Amount : S\$ _____	Remaining tenor : _____ months
<input type="checkbox"/> Credit Card			Current Interest Rate : _____ % p.a.	Credit Limit : S\$ _____
<input type="checkbox"/> Line of Credit			Outstanding Amount : S\$ _____	Remaining tenor : _____ months
<input type="checkbox"/> Credit Card			Current Interest Rate : _____ % p.a.	Credit Limit : S\$ _____
<input type="checkbox"/> Line of Credit			Outstanding Amount : S\$ _____	Remaining tenor : _____ months
<input type="checkbox"/> Credit Card			Current Interest Rate : _____ % p.a.	Credit Limit : S\$ _____
<input type="checkbox"/> Line of Credit			Outstanding Amount : S\$ _____	Remaining tenor : _____ months
Others: _____			Current Interest Rate : _____ % p.a.	Credit Limit : S\$ _____
			Outstanding Amount : S\$ _____	Remaining tenor : _____ months
ANY OTHER CREDIT FACILITY				
Facility Type	Name of Lender	Monthly Repayment	Facility Details	
<input type="checkbox"/> Car Loan/ Hire Purchase Agreement			Current Interest Rate : _____ % p.a.	Credit Limit : S\$ _____
<input type="checkbox"/> Share Financing Loan			Outstanding Amount : S\$ _____	Remaining tenor : _____ months
<input type="checkbox"/> Personal Loan			Undisbursed Amount : S\$ _____	
<input type="checkbox"/> Car Loan/ Hire Purchase Agreement			Current Interest Rate : _____ % p.a.	Credit Limit : S\$ _____
<input type="checkbox"/> Share Financing Loan			Outstanding Amount : S\$ _____	Remaining tenor : _____ months
<input type="checkbox"/> Personal Loan			Undisbursed Amount : S\$ _____	
<input type="checkbox"/> Car Loan/ Hire Purchase Agreement			Current Interest Rate : _____ % p.a.	Credit Limit : S\$ _____
<input type="checkbox"/> Share Financing Loan			Outstanding Amount : S\$ _____	Remaining tenor : _____ months
<input type="checkbox"/> Personal Loan			Undisbursed Amount : S\$ _____	
Others: _____			Current Interest Rate : _____ % p.a.	Credit Limit : S\$ _____
			Outstanding Amount : S\$ _____	Remaining tenor : _____ months
			Undisbursed Amount : S\$ _____	

SECTION 3: DETAILS OF MORTGAGE PROPERTY

Mortgage Property Details		Tenure of Property	<input type="checkbox"/> Freehold
Block/ House No. _____	Unit No. _____	Construction Stage	<input type="checkbox"/> Leasehold _____ years wef _____ (YYYY)
Street Name _____	Postal Code _____		<input type="checkbox"/> Completed in _____ (YYYY)
Building Name _____	Postal Code _____		<input type="checkbox"/> BUC T.O.P expected _____ (YYYY)
Property Size	Land Area (sq ft) _____	No. of Storeys (for landed only) _____	
	Built in area (sq ft) _____		
Purpose	<input type="checkbox"/> Owner occupied <input type="checkbox"/> Investment <input type="checkbox"/> Others including for the benefit of any other party. Please state _____ If property is for investment <input type="checkbox"/> Vacant <input type="checkbox"/> Tenanted		
Name of Occupants of Property			
Actual Usage of Property <i>(to include usage of each level if there are more than 1 floors)</i>			
Industrial Property	<input type="checkbox"/> Flatted Factory <input type="checkbox"/> Ramp-up Factory <input type="checkbox"/> Showroom on 1st floor of multi-storey building <input type="checkbox"/> Flatted Warehouse <input type="checkbox"/> Standalone Factory (Terrace, Semi or Detached)		
Private Residential Property	<input type="checkbox"/> Bungalow <input type="checkbox"/> Semi - D <input type="checkbox"/> Corner Terrace <input type="checkbox"/> Intermediate Terrace <input type="checkbox"/> Townhouse <input type="checkbox"/> Apartment <input type="checkbox"/> Condo <input type="checkbox"/> Executive Condo		
Commercial Property	<input type="checkbox"/> Office Unit <input type="checkbox"/> Retail Shop Unit <input type="checkbox"/> HDB Shophouse <input type="checkbox"/> HDB Shop Unit <input type="checkbox"/> Medical Suite <input type="checkbox"/> Shophouse with Temporary Occupation Permit ≤ 40 years <input type="checkbox"/> Coffeeshop / Eating House / Restaurant / Café <input type="checkbox"/> Shophouse with Temporary Occupation Permit > 40 years <input type="checkbox"/> Shops located In Industrial estate		

Name of Borrower

Signature of Main Borrower/
Main Principal/ Main Director

Verified

NEW PURCHASE		REFINANCE / EQUITY LOAN	
Purchase Price (S\$)			
Source of Downpayment		From (Bank)	
<input type="checkbox"/> From Savings <input type="checkbox"/> From the sale of _____			
Applicable for Residential Properties Only :-		Existing Loan Granted (S\$)	
Benefits	In relation to financing of the Mortgaged Residential Property, have you or any other person received any discounts, rebates, benefits, vouchers, subsidies, and/or incentives (including the payment of legal or stamp fees) which have the effect of reducing the true purchase price of the Mortgaged Residential Property, from any party? <input type="checkbox"/> No <input type="checkbox"/> Yes S\$ _____	Term Loan	Term Loan
		Equity Loan	Equity Loan
Interest	In relation to financing of the Mortgaged Residential Property, have you or any other person been paid or will be paid any interest in respect of any credit facility relating to the Mortgaged Residential Property by any party? <input type="checkbox"/> No <input type="checkbox"/> Yes S\$ _____	Overdraft Limit	Overdraft Usage
			Undrawn Loan
Applicable for Non-Residential Properties Only:-		Current Monthly Installment (S\$)	
Any Discount(s), Rebate(s), Voucher(s), Subsidy(ies), and/or incentives received from the Vendor of the Property?			
<input type="checkbox"/> No <input type="checkbox"/> Yes S\$ _____		CPF withdrawn to date (S\$)	

SECTION 4: DECLARATION	
1	<p>Without prejudice Standard Chartered Bank (Singapore) Limited's (the "Bank") rights to disclose information relating to its customers under common law, Banking Act (as amended or re-enacted from time to time) or otherwise, I/we consent and/or authorise the Bank to disclose in its absolute discretion as the Bank deems fit any information and particulars relating to the Borrower, the Principal(s), the Partner(s), the Director(s), the Guarantor(s) and my/our account and dealing relationships with the Bank, including but not limited to details of facilities, transactions undertaken and balances and positions with the Bank to:</p> <p>a) any person participating in the provision to the Bank, the Bank's agents, insurers, contractors, professional advisors, outsourced agents appointed by the Bank, or any other third party service provider, of services (including, but not limited to the making, printing, storing, mailing of cheques and chequebooks, stationery, envelopes, cards, labels, mailers or any other documents or items containing any of my/ our information, sending of messages to me/ us by way of the short message service (SMS), debt collection and professional, management, administrative, delivery, ATM, electronic, telecommunications, computer, payment, collections, security, investigation, clearing, credit reference, marketing, checking services, promoting any products or services) whether in Singapore or outside Singapore, under or in connection with the my/ our account or the Bank's business;</p> <p>b) the police or other public officers conducting an investigation in connection with any offence;</p> <p>c) insurance companies, banks, financial institutions or credit or charge card companies;</p> <p>d) Credit Bureau (Singapore) Pte Ltd and any other credit bureau of which the Bank is or may become a member or subscriber, and shall include, where applicable, its officers, directors, shareholders, employees and agents;</p> <p>e) any other person, regulatory, supervisory or other government authority or body, court of law or tribunal whatsoever, in Singapore or any other jurisdiction, for any purpose whatsoever, where such disclosure is required by law, regulation, judgment or order of court or order of any other tribunal;</p> <p>f) the Bank's head office, branches, representative offices, subsidiaries, related corporations or affiliates (including their employees, officers, agents, servants, correspondents, independent contractors or associates and duly appointed third party service providers), in Singapore or overseas;</p> <p>g) any actual or potential assignees(s) or transferee(s) of the Bank;</p> <p>h) any person(s) which the Bank and / or its officers, employees and agents consider in good faith is in the interest of the Bank to make such disclosure to; and the I / we hereby acknowledge that each of the above- mentioned entities or persons may at all times disclose my/ our information to the Bank and to each other.</p>
2	I/We also hereby consent to the release and disclosure of my/our particulars on this form to the Bank's business alliance partners (as selected by the Bank at its discretion) so that the Bank's said business alliance partners may contact me/us directly through telephone, mail, electronic mail, fax and any other means to present and explain to me/us their financial / insurance products. These authorisation will continue notwithstanding the loan not being approved or the account(s) opened.
3	I/We confirm and agree that the Bank may give any information in connection with this application (including my/our personal information) to any service provider (whether located in or outside of Singapore) for the purposes of providing any service to me/us in connection with this application (including data processing);
4	I/We agree that the Bank may send by ordinary mail or other means at my/our sole risk any letter, cheques, drafts, issued in disbursement of any loan and all other documents and correspondence (collectively "personal information") addressed to me/us to any of my/our addresses on the Bank's records as the Bank may in its discretion select. Insofar as the personal information furnished to us in connection with this application belongs to the Borrower, Principal, Partner, Director, Guarantor or their shareholder(s), agent(s), employee(s), director(s), officer(s), authorised person(s) or any other individual(s), I/we warrant that I/we have obtained their consent to the Bank's collection, holding, storing, use, processing, transfer, disclosure and reporting (directly or indirectly) to any third party of their personal information provided to the Bank in accordance with this form. Any personal information (i) will also be processed in line with the Bank's privacy statement available at www.sc.com/sg/privacy; and (ii) may be used in accordance with the Bank's policies, terms and conditions or notices made available by the Bank to you from time to time. I/We agree that any risks (eg, non-receipt or disclosure to any unauthorised third party) arising from the sending of the personal information will be fully borne by me/us and that the Bank will not be held responsible in any way for any losses that may be suffered by me/us as a result of the non-receipt or disclosure of the same to any unauthorised third party.
5	I/We confirm that I am/ we are not undischarged bankrupt and that there has not been any statutory demand served on me/us at the time of this application.
6	I/We declare that this application for the Mortgaged Property is for the purpose as indicated in Section 3 of this application form.
7	I/We declare that except as indicated in Section 3 of this application form, and/or any other subsequent document submitted by us, no other discount, rebate, benefit, voucher, subsidy, and/or incentive howsoever named (including but not limited to payment of legal fees or stamp duty) ("Benefit"), which has the effect of reducing the true purchase price of the Mortgage Property, has been or will be received from the vendor or any other party. I/We undertake to notify you immediately upon I/We receiving or becoming entitled to or eligible for any other Benefit, and the amount of such Benefit and I/We understand that the quantum of the mortgage facility pursuant to this application may be adjusted accordingly;
8	I/We declare that except as indicated in this application form, I/we do not have any outstanding housing loans with a financial institution or moneylender, or the Housing and Development Board for the purpose of financing any residential property in Singapore. This includes any housing loans I/We may have taken as a staff of a financial institution or where I/We am/are acting as guarantor(s). Residential property includes private residential property, Executive Condominiums, HUDC flats, DBSS flats, HDB flats, regardless of whether it is completed or still under construction.
9	I/We declare that except as indicated in Sections 1 and 2 of this application form, I/we (either in my own/our own name or jointly with another party) (if applicable, this also includes situation where I/we am/are a sole proprietor or a partner to any partnership or beneficial owner of any private investment company or special purpose vehicle) do not have any other financial commitments and have not been granted any other credit facility and/or vendor's loan, for the purchase of or otherwise secured by the Mortgaged Property. Such other financial commitments, credit facility and/or vendor's loan may be obtained from Housing Development Board ("HDB"), any financial institution, moneylender, vendor of the Mortgaged Property or any other party/source. This includes any financial commitments I/we may have as a staff of a financial institution or where I/we am/are acting as a guarantor.
10	I/We declare that except as indicated in Sections 1 and 2 of this application form, I/we (either in my own/our own name or jointly with another party) do not have any other financial commitments and have not been granted any other credit facility and/or vendor's loan, for the purchase of or otherwise secured by any other residential property. Such other financial commitments, credit facility and/or vendor's loan may be obtained from HDB, any financial institution, moneylender, vendor of any residential property or any other party/source. This includes any financial commitments I/we may have as a staff of a financial institution or where I/we am/are acting as a guarantor. Residential property includes private residential property, Executive Condominiums, HUDC flats, DBSS flats, HDB flats, regardless of whether it is completed or still under construction, and any property in Singapore that is permitted or permissible for use solely or partly for residential purposes.

Name of Borrower

Signature of Main Borrower/
Main Principal/ Main Director

Verified

SECTION 4: continuation

- 11 I/We undertake to notify you immediately if I/we have any other new financial commitments, credit facility and/or vendor's loan(s) (including their representative amounts), for the purchase of or otherwise secured by the Mortgaged Property or for any other residential property, obtained after the submission of this application form. Such other financial commitments, credit facility and/or vendor's loan may be obtained from HDB, any financial institution, moneylender, vendor of the Mortgaged Property or any residential property, or any other party/source. This includes any financial commitments I/we may have as a staff of a financial institution or where I/we am/are acting as a guarantor. Residential property includes private residential property, Executive Condominiums, HUDC flats, DBSS flats, HDB flats, regardless of whether it is completed or still under construction, and any property in Singapore that is permitted or permissible for use solely or partly for residential purposes. And I/we understand that the quantum of the mortgage facility pursuant to this application may be adjusted accordingly.
- 12 I/We declare that except as indicated in Section 3 of this application form, and/or any other subsequent document submitted by me/us, no other interest in respect of any credit facility relating to the purchase of the Mortgaged Property, has been paid or is payable by the vendor, its agent, nominee or any person by arrangement with the vendor, irrespective of whether payment is made to me/us, or as a benefit to me/us. For the purpose of this declaration, a benefit to me/us includes, where applicable, a benefit to the (a) sole proprietor of a sole proprietorship, the individual partners in a partnership, and the individual who directly or indirectly holds a private investment company or special purpose vehicle set up solely for the purchase of residential property (the "Vehicle"), in addition to a benefit to the sole proprietorship, the partnership or the Vehicle, as the case may be.
I/We undertake to notify you immediately upon us/me or any of the parties referred above in this paragraph receiving or becoming entitled to or eligible for the interest referred above in this paragraph, and the amount of such interest and I/we understand that the quantum of the Mortgage Facilities granted herein may be adjusted accordingly;
- 13 I/We confirm that I/we will ensure that the requisite minimum cash requirement in respect of the Mortgaged Property as required under the relevant laws will be met.
- 14 If applicable, I/We confirm that I/We have been provided and/or have read and understood the Residential Property Loans Fact Sheet(s) which contain(s) key features of the mortgage facility pursuant to this application prior to my/our signing or submission of this application.
- 15 I/We declare that other than the Relevant Credit Facilities and Arrangements indicated in Sections 1 and 2 of this application form, including the information indicated in the supporting documents submitted together with this application form:
a. I/We do not have any Relevant Credit Facility and Arrangement (whether in my/our own name or jointly with any other person or entity) and/or am/are not standing as a guarantor (whether solely or jointly with any other person or entity) for any Relevant Credit Facility and Arrangement obtained from the HDB, any financial institution or moneylender where the funds under the Relevant Credit Facility and Arrangement have been disbursed but not fully repaid;
b. I/We do not have any Relevant Credit Facility and Arrangement (whether in my/our own name or jointly with any other person or entity) and/or am/are not standing as a guarantor (whether solely or jointly with any other person or entity) for any Relevant Credit Facility and Arrangement obtained from the HDB, any financial institution or moneylender where the funds under the Relevant Credit Facility and Arrangement have not been disbursed;
c. I/We are not applying for any Relevant Credit Facility and Arrangement (whether in my/our own name or jointly with any other person or entity) and/or have not consented to standing as a guarantor (whether solely or jointly with any other person or entity) for any Relevant Credit Facility and Arrangement from the HDB, any financial institution, moneylender or any person by whom a motor vehicle is to be bailed to me/us under a Hire-Purchase Agreement, at the time of applying for this mortgage facility; and
d. I/We have not applied for any Relevant Credit Facility and Arrangement (whether in my/our own name or jointly with any other person or entity) and/or have not consented to standing as a guarantor (whether solely or jointly with any other person or entity) for any Relevant Credit Facility and Arrangement from the HDB, any financial institution or moneylender or any person by whom a motor vehicle is to be bailed to me/us under a Hire-Purchase Agreement, in the six months prior to the time of applying for this mortgage facility, that is pending approval.
e. I/We do not have any Relevant Credit Facility and Arrangement (whether in my/our own name or jointly with any other person or entity) and/or am/are not standing as a guarantor (whether solely or jointly with any other person or entity) for any Relevant Credit Facility and Arrangement obtained from any person by whom a motor vehicle is bailed to a me/us under a Hire-Purchase Agreement where:
i. no periodic payments are required to be made under the Hire-Purchase Agreement yet; or
ii. there is any outstanding periodic payments to be made under the Hire-Purchase Agreement.
- 16 For the purpose of Paragraph 15:
a. "Relevant Credit Facilities and Arrangements" means any of the following types of credit facilities:
(i) a credit facility for the purchase of Property ("Mortgage Loan"); (ii) a facility to re-finance a Mortgage Loan; (iii) a credit facility otherwise secured by Property ("Equity Loan"); (iv) a facility to re-finance an Equity Loan; (v) a secured revolving credit facility, (vi) an unsecured revolving credit facility; (vii) any other credit facility, including motor vehicles loans, share financing loans and Bridging Loans (except Bridging Loans with a tenure of six months or less); and (viii) any hire-purchase arrangement set out in a Hire-Purchase Agreement;
b. "Property" means any property that is located in or outside Singapore;
c. "Hire-Purchase Agreement" means an agreement, under which (i) a motor vehicle is bailed to me/us as the hirer in return for periodical payments, and (ii) the property in the motor vehicle will pass to me/us if the terms of the agreement are complied with and one or more of the following occur: (A) the exercise of an option to purchase by me/us; (B) the doing of any other specified act by me/us or any party to the agreement, (c) the happening of any other specified event.
- 17 I/We declare that other than the sources of Gross Monthly Income indicated in Section 1(a) and/or 2(b) of this application form (including the information indicated in the supporting documents submitted together with this application form), I/We do not have any other source of Gross Monthly Income earned by me/us in the preceding period of at least 12 months at the time of applying for the mortgage facility indicated in this application form and that all such information indicated in Section 1(a) and/or 2(b) of this application form and the supporting documents submitted remains true, accurate and complete.
- 18 For the purpose of Paragraph 17:
a. "Gross Monthly Income" means:
(i) in the case where I/We have a fixed monthly income, my/our monthly income (excluding any contributions made to my/our Central Provident Fund account by my/our employer, where applicable); and
(ii) in the case where I/We have a variable income (such as commission, bonus or allowance) :
(A) my/our monthly variable income earned in the preceding 12 months (excluding any contributions made to my/our Central Provident Fund account by my/our employer, where applicable); or
(B) the employment income reflected in my/our latest available Notice of Assessment issued by IRAS;
(iii) the monthly rental income received by me/us, if any; and
(iv) the value of my/our Eligible Financial Assets, if any.
b. "Eligible Financial Assets" includes:
(i) liquid assets comprising Singapore dollar notes and coins (including deposits); and
(ii) the following assets:
(A) units in a collective investment scheme authorized or recognized by MAS under the Securities and Futures Act (Cap. 289); (B) units in a business trust registered with MAS under the Business Trusts Act (Cap. 31A); (C) debentures or stocks issued or proposed to be issued by a government; (D) debentures, stocks or shares issued or proposed to be issued by a corporation or body unincorporated; (E) structured deposits; (F) foreign currency notes and coins (including deposits); and (G) gold, which have a secondary market or have a reasonable basis for valuation, and to the extent that the asset is unencumbered.
- 19 I/We undertake to notify the Bank immediately of (a) any change to the information provided in this application form and/or documents submitted in support of this application, and/or (b) any change that results in any change to the declarations set out in this application form. I/We understand that as a result of any such change, the quantum of the mortgage facility granted pursuant to this application may be adjusted accordingly.
- 20 I/We represent and warrant that the information provided in this application form and in any document(s) furnished or to be furnished by me/us as true, accurate, complete and not misleading, and I/we have not withheld any material fact. If any of the information given herein becomes inaccurate or misleading or changes in any way, whether before this application is approved or whilst the facility is outstanding, or while my/our accounts with the Bank are still open. I/we shall promptly notify the Bank of such changes. I/We agree to provide any additional information and supporting documents from time to time as may be required by the Bank.
- 21 I/We authorise the Bank to verify or exchange any of the information I/we have given to the Bank or my/our credit standing from anyone the Bank may consider appropriate (such as an authority or credit reference agency). These authorisation shall continue notwithstanding the loan not being approved or account(s) not opened. 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 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 and without any liability or notice to me/us.
- 22 I/We also hereby agree and confirm that all my/our instructions provided to the Bank by me/us in this application form (both on the front and back pages) are correct and that the Bank is fully authorised and entitled to act and rely on the said instruction and I/we agree to be bound by them. I/We hereby agree to be notified via SMS or any other method as the Bank deem fit on the status of my/our loan application.
- 23 I/We acknowledge that the Bank may decline my/our application without any obligation to give any reason or notice. If this happens, no contractual relationship arises between the Bank or me/us and I/we consent to the Bank retaining all the supporting documents submitted for the processing of this application, regardless of whether my/our application is approved or not.
- 24 I/We understand that a current account will be opened or an existing account nominated in conjunction with my/our application for a mortgage loan ("account"), and the account will be used as the repayment account for all administrative charges, monthly instalments, payment of arrears, fire insurance premiums, annual review charges, valuation fees, legal costs and all other charges imposed by the Bank. I/We further authorise the Bank to debit any of my/our accounts maintained with the Bank either singly or jointly with any other person for any arrears, outstanding fees, monthly repayment, accrued interest and all other monies due and payable to the Bank without any further reference to me/us.

Name of Borrower

Signature of Main Borrower/
Main Principal/ Main Director

Verified

SECTION 4: continuation

25 **For Company Borrower: Additional Declaration**
 I/We confirm that the Memorandum and Articles of Association of the Borrower provides for the directors to exercise the borrowing power of the Borrower, and that all resolutions and corporate acts required to enable the Borrower to apply for and accept Business Mortgage Loan (the "Loan") have been passed or done, as the case may be.

x Main-Borrower / Main Principal / Main Director	Verified

x Co-Borrower / 2nd Principal / 2nd Director	Verified

Name of authorised signatory of Borrower / Applicant

Date:

For Personal Guarantors (Mandatory to complete for all Corporate Borrowing)

x Guarantor 1	Verified

x Guarantor 2	Verified

Name of authorised signatory of Borrower / Applicant

Date:

For Bank's Use

Marketing Officer Name	MSO Code	Referral Code	Referral MSO Code	Remarks