

Company Application Form – PROPERTY LOAN

COMPANY'S PROFILE			
Registered Business Name (as per ACRA):		Business Registration No.:	
		GST Registration Number (If any):	
Registered Address:		Postal Code:	
Mailing Address (If different from above):		Postal Code:	
Contact No.:		Fax No.:	
Contact Person: <input type="checkbox"/> Dr <input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Mdm		E-mail Address:	
Date of Registration:		Country of Domicile:	
Please tick the following business sector and indicate Date of Financials (DD/MM/YYYY): _____			
Financials with 12 months sales turnover? <input type="checkbox"/> Yes <input type="checkbox"/> No (<12 mths) <input type="checkbox"/> Not Available			
SME (Annual sales turnover <\$100M) <input type="checkbox"/> SME (Annual sales turnover <\$1M) <input type="checkbox"/> SME (Annual sales turnover \$1M to < \$10M) <input type="checkbox"/> SME (Annual sales turnover \$10M to < \$100M) <input type="checkbox"/> SME - Bank <input type="checkbox"/> Non-Profit Organisation <input type="checkbox"/> SME - Non-Bank Financial Institution			
Non-SME (Annual sales turnover ≥ \$100M) <input type="checkbox"/> Bank <input type="checkbox"/> Corporate <input type="checkbox"/> Non-Bank Financial Institution			
Others <input type="checkbox"/> Government		For Internal Use: Prepared By: _____ Checked By: _____	
Relationship with SIF: <input type="checkbox"/> Related Company <input type="checkbox"/> Staff's Company <input type="checkbox"/> Director's Company <input type="checkbox"/> Public			
CORPORATE GUARANTOR'S PROFILE			
Registered Business Name (as per ACRA):		Business Registration No.:	
		GST Registration Number (If any):	
Registered Address:		Postal Code:	
Mailing Address (If different from above):		Postal Code:	
Contact No.:		Fax No.:	
Contact Person: <input type="checkbox"/> Dr <input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Mdm		E-mail Address:	
Date of Registration:		Country of Domicile:	Relationship with main applicant:
Please tick the following business sector and indicate Date of Financials (DD/MM/YYYY): _____			
Financials with 12 months sales turnover? <input type="checkbox"/> Yes <input type="checkbox"/> No (<12 mths) <input type="checkbox"/> Not Available			
SME (Annual sales turnover <\$100M) <input type="checkbox"/> SME (Annual sales turnover <\$1M) <input type="checkbox"/> SME (Annual sales turnover \$1M to < \$10M) <input type="checkbox"/> SME (Annual sales turnover \$10M to < \$100M) <input type="checkbox"/> SME - Bank <input type="checkbox"/> Non-Profit Organisation <input type="checkbox"/> SME - Non-Bank Financial Institution			
Non-SME (Annual sales turnover ≥ \$100M) <input type="checkbox"/> Bank <input type="checkbox"/> Corporate <input type="checkbox"/> Non-Bank Financial Institution			
Others <input type="checkbox"/> Government		For Internal Use: Prepared By: _____ Checked By: _____	
PERSONAL GUARANTORS' PARTICULARS			
GUARANTOR 1		GUARANTOR 2	
Full Name as in NRIC / Passport (Please underline surname) <input type="checkbox"/> Dr <input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Mdm <input type="checkbox"/> Male <input type="checkbox"/> Female		Full Name as in NRIC / Passport (Please underline surname) <input type="checkbox"/> Dr <input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Mdm <input type="checkbox"/> Male <input type="checkbox"/> Female	
NRIC/ Passport No.:	Date Of Birth (DD/MM/YYYY):	NRIC/ Passport No.:	Date Of Birth (DD/MM/YYYY):
Race: <input type="checkbox"/> Chinese <input type="checkbox"/> Malay <input type="checkbox"/> Indian <input type="checkbox"/> Others	Nationality: <input type="checkbox"/> Singaporean <input type="checkbox"/> Singapore PR <input type="checkbox"/> Others: _____	Race: <input type="checkbox"/> Chinese <input type="checkbox"/> Malay <input type="checkbox"/> Indian <input type="checkbox"/> Others	Nationality: <input type="checkbox"/> Singaporean <input type="checkbox"/> Singapore PR <input type="checkbox"/> Others: _____
Marital Status: <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Others _____	Highest Education: <input type="checkbox"/> Diploma & below <input type="checkbox"/> Tertiary <input type="checkbox"/> Post Grad & above	Marital Status: <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Others _____	Highest Education: <input type="checkbox"/> Diploma & below <input type="checkbox"/> Tertiary <input type="checkbox"/> Post Grad & above
Home Address:		Home Address:	
Postal Code:		Postal Code:	

PERSONAL GUARANTORS' PARTICULARS (CONT)

Mailing Address (If different from Home Address):	Mailing Address (If different from Home Address):
Postal Code:	Postal Code:
Contact No.	Contact No.
Home: Office: HP:	Home: Office: HP:
E-mail Address:	E-mail Address:
Relationship with main applicant:	Relationship with main applicant:
Residence: <input type="checkbox"/> Fully Owned <input type="checkbox"/> Mortgaged <input type="checkbox"/> Rented <input type="checkbox"/> Stay with Parent(s) / Relative(s) / Others	Residence: <input type="checkbox"/> Fully Owned <input type="checkbox"/> Mortgaged <input type="checkbox"/> Rented <input type="checkbox"/> Stay with Parent(s) / Relative(s) / Others

PERSONAL GUARANTORS' EMPLOYMENT

Name of Employer/Business: <input type="checkbox"/> Tick if Self Employed	Name of Employer/Business: <input type="checkbox"/> Tick if Self Employed
Address of Employer/Business :	Address of Employer/Business :
Postal Code:	Postal Code:
Occupation :	Occupation :
Monthly Income:	Length of Service:
Monthly Income:	Length of Service:

WHERE APPLICABLE - SOURCES OF INCOME

(applicable to Sole Proprietorship and Company set up by a natural person solely to purchase property)
EMPLOYMENT

Name of sole proprietorship/natural person(please delete accordingly):	
Monthly Income: Fixed:	Occupation:
Variable: (e.g. commission, bonus, allowance etc)	Length of Service:
	Address of Employer/Business:
	Postal Code:

RENTAL INCOME, where applicable

Rental Premises Address	Monthly Rental Amount	Rental Period	Expiry Date

A. FINANCIAL COMMITMENTS

Name of Financial Institution/ Lender	Loan Type	Loan Amount	Interest Rate	Outstanding Amount	Loan Tenure (years)	Monthly Instalment Amount	
						Cash portion	CPF portion

B. CAR OWNERSHIP

Car Ownership: <input type="checkbox"/> Fully Owned <input type="checkbox"/> Under Financing <input type="checkbox"/> Rented <input type="checkbox"/> None					
If under financing, please provide the following:-					
Name of Financial Institution/Lender	Loan Amount	Outstanding Amount	Interest Rate	Loan Tenure (years)	Monthly Instalment Amount

C. APPLICATION IN PROGRESS

If you are applying for or has applied for from the HDB, a financial institution or a money lender, in the six months prior to the time of applying for any credit facility or refinancing facility and that has not been approved yet, please furnish the details :-

MAIN APPLICANT

Name of Financial Institution/ Lender	Loan Type	Loan Amount	Interest Rate	Outstanding Amount	Loan Tenure (years)	Monthly Instalment Amount	
						Cash portion	CPF portion

JOINT APPLICANT

Name of Financial Institution/ Lender	Loan Type	Loan Amount	Interest Rate	Outstanding Amount	Loan Tenure (years)	Monthly Instalment Amount	
						Cash portion	CPF portion

D. LIABILITIES OF APPLICANT AS GUARANTOR

If main applicant is a guarantor for any loans/ credit facilities, please provide the following:-

Name of Financial Institution/Lender	Loan Type	Loan Amount	Outstanding Amount	Interest Rate	Loan Tenure (years)	Monthly Instalment Amount

DETAILS OF LOAN/FACILITY APPLIED

Type of Loan/Facility:	Loan/Facility Amount:
Interest Type: <input type="checkbox"/> Fixed <input type="checkbox"/> Floating	Interest Rate:
Tenure:	Monthly Instalment:
Is This Refinancing? <input type="checkbox"/> Yes <input type="checkbox"/> No If Yes, please state the following:	
Name of Financial Institution:	Loan Type:
Outstanding amount:	Description of Security:
<input type="checkbox"/> Owner Occupied <input type="checkbox"/> Not Owner Occupied	

PROPERTY & GUARANTEE

Property Type:	<input type="checkbox"/> HDB Flat	<input type="checkbox"/> HDB Shop	<input type="checkbox"/> Flat/Apartment	<input type="checkbox"/> Commercial Property
	<input type="checkbox"/> Condominium	<input type="checkbox"/> Executive Condominium	<input type="checkbox"/> Landed Property	<input type="checkbox"/> Industrial Property
	<input type="checkbox"/> Others, please specify _____			
Property Address:	Purchase Price:			
Age of Property (in years):	Guarantee Type: <input type="checkbox"/> Full <input type="checkbox"/> Partial			

CONSENT TO MARKETING INFORMATION (PLEASE TICK ACCORDINGLY)

Applicable only to Guarantors who are individuals:-

Marketing Information

I/We would like to receive marketing and promotional offers, news and materials via Telephone, Mobile Call, SMS, MMS message or Facsimile from Sing Investments & Finance Ltd ("SIFL").

Guarantor 1 Yes No
Guarantor 2 Yes No

I/We have opted 'Yes', I/We will receive faxes, mobile messages or calls from SIFL even if my/our number(s) is/are registered with the Do Not Call Registry.

DECLARATION

Are you in any way related to any director and/or staff of Sing Investments & Finance Limited? Yes No
If Yes, please specify _____

Are you in any way related to the developer/vendor of the above property ("the developer/vendor")? Yes No
If Yes, please provide full details:-

For Residential Property Loan Only
Has the developer/vendor granted you any loans, advances or credit facilities to finance your purchase of the above property? Yes No
If Yes, please provide full details:-

For Residential Property Loan Only
Are the loan/credit facility applied for the benefit of third party/parties? Yes No
If Yes, please provide full details:-

For Residential Property Loan Only
Are you a proxy, agent, nominee, trustee or acting in a similar capacity in the purchase of the above property for and on behalf of any person(s) or any other principals undisclosed or disclosed to you for the purpose of circumventing the laws of Singapore including the MAS notices, rules or regulations? Yes No
If Yes, please provide full details and attach supporting documents:-

For Residential Property Loan Only
Have you received any discount, rebate or any other benefit from the developer/vendor or Sing Investments & Finance Limited and/or anyone else (including the payment of legal or stamp fees for the purchase of the above property or legal subsidy or valuation subsidy for the Mortgage or free fire insurance etc) which has the effect of reducing the true purchase price of the above property? Yes No
If Yes, please state the following and attach supporting documents:-

Description: _____ Amount: S\$ _____

Description: _____ Amount: S\$ _____

For Residential Property Loan Only
Have you entered into any arrangement with the developer/vendor in relation to an interest absorption scheme or any other scheme under which the developer/vendor, its agent, nominee or any other person by arrangement with the developer/vendor has paid or has agreed to pay any of the interest in respect of the loan/credit facility applied, whether payment is made to Sing Investments & Finance Limited or as a benefit to you or otherwise? Yes No
If Yes, please state the following and attach supporting documents:-

Description: _____ Amount: S\$ _____

Description: _____ Amount: S\$ _____

Where applicable, the adjusted purchase price of the above property is S\$ _____
(ie. the purchase price of the above property less discount, rebate, benefit or interest payment by third parties)

For Residential Property Loan Only Yes No
Have the developer/vendor of the above property, banks, finance companies, any other financial institutions regulated by MAS, insurance companies, licensed moneylender and/or anyone else granted you any loans or credit facilities to finance your purchase of, or otherwise secured by, the above property?
If Yes, please provide full details including the amounts and attach supporting documents:-

For Residential Property Loan Only

Do you have you any outstanding loans, advances or credit facilities, either in your name(s) alone or jointly with others, due and owing to HDB, banks, finance companies, any other financial institutions regulated by MAS, insurance companies, licensed moneylender and/or anyone else to finance your purchase of other residential property/properties (ie residential property/properties other than the above property to be financed by Sing Investments & Finance Limited)? Yes No

If Yes, please provide full details, including names of joint borrowers, lenders, outstanding loan amounts, description of the other residential property/properties:-

Do you have any existing loan/credit facility (including guarantees) from Sing Investments & Finance Limited either alone or jointly with others or through companies/firms in which you have an interest? Yes No

If Yes, please provide full details and supporting documents:-

Note: For the purposes of the above questions, “you” and “your” shall mean the applicant(s) herein.

BEARER SHARES DECLARATION

We declare and confirm the following (please tick accordingly):-

- We issue bearer shares and agree that we are required to provide details of the bearer shareholders.
- We do not issue bearer shares.

We acknowledge and confirm that the Finance Company and its officers/ employees/ agents or persons acting on behalf of the Finance Company shall be entitled to rely on our declaration above for information relating to bearer shares for this account.

DECLARATION BY THE APPLICANT(S) AND THE GUARANTOR(S)

To: SING INVESTMENTS & FINANCE LIMITED

We hereby declare and confirm that we have paid/will be paying the deposit (ie the difference between the purchase price of the property and the loan/facility financing granted to us) using our own cash resources prior to your disbursement of the loan/facility.

We hereby declare that we are of full age and not undischarged bankrupt(s) (applicable to personal guarantors) and not under any legal impediment or incapacity whatsoever and that there are no legal actions and proceedings (including bankruptcy, writ of seizure & sale, winding-up or judicial management proceedings) pending or otherwise instituted against us and no statutory demands have been served on us.

We hereby declare that all the answers, statements, information and declarations made and provided by us to you herein (collectively deemed to be “our declarations”) are true, correct, accurate and complete and that we have not withheld/distorted any facts material and relevant to our loan/facility application to you.

We undertake to inform and update you in writing if there is/are any change(s) relating to any of our declarations herein.

We agree to provide you with such information and/or documents as you may require from time to time relating to or in connection with our declarations and this application herein.

We hereby authorize and give consent to you to carry out credit checks and conduct searches on us in relation to our declarations herein and/or any other information and/or personal data relating to us and our application herein with the Housing & Development Board (“HDB”), Central Provident Fund Board (“CPF Board”), Inland Revenue Authority of Singapore (“IRAS”), Singapore Land Authority (“SLA”), the Credit Bureau (Singapore) Pte Ltd (“CBS”) and/or any other credit reference agency or bureau, our employers, any financial institution or such other parties or any person and/or any other database and/or service providers as you deem fit or necessary at your absolute discretion.

We consent to you collecting, using, disclosing, processing and/or transferring our personal data that you hold for the purposes set out in your Privacy Policy Notice (as amended, revised or substituted from time to time) at its website (www.sif.com.sg).

We agree that the terms and conditions set out in your Privacy Policy Notice (as amended, revised or substituted from time to time) at its website (www.sif.com.sg) shall be binding on us.

We hereby authorize and give consent to you and/or your agents, servants and employees, without any liability and notice to us, to collect, use, disclose, process and transfer at any time any of our confidential information and/or personal data (as defined under the Singapore Personal Data Protection Act 2012 and any amendments or re-enactments thereof (hereinafter referred to as “our personal data”) including but not limited to the credit standing, financial position and payment records regarding us, the moneys, the securities and any other relevant particulars of our loan/facility and/or any of our other accounts with you or any matters or transactions thereto to any person whether located in or outside Singapore and to any party to whom you deem fit including any guarantors for the loan/facility, your solicitors, HDB, CPF Board, IRAS, SLA, CBS and/or other credit reference agency or bureau and its/their members and for any business and/or legal purposes whatsoever as you deem fit or reasonable including but not limited to the following purposes:-

- (a) for the purposes of credit evaluation and/or approval of the loans, advances, credit facilities and/or any other facilities granted herein;
- (b) for purposes in connection with any enforcement of your rights, powers, remedies and benefits against us in relation to the loans, advances, credit facilities and/or any other facilities granted or to be granted herein and/or the security or securities given in connection therewith;
- (c) for the purposes of providing customer services and feedback;
- (d) for any marketing, promotional and/or cross-selling purposes of your products and services;
- (e) for data processing, statistical and risk analysis purposes;
- (f) for any ancillary purposes relating to and/or in connection with the loans, advances, credit facilities and/or any other facilities granted or to be granted herein.

Reference to “any person” in this application form shall include individual, company, corporation, firm, partnership, joint venture, society, association, organization, trust, government, state or agency or authority of a state or any other entity (whether incorporated or otherwise) in or outside Singapore.

We hereby declare that all our confidential information and personal data provided to you herein are true, complete and accurate in all respects and we undertake to correct the same if any of our confidential information and personal data become wrong, incomplete or inaccurate.

We authorize and give consent to you (a) to disclose, transfer and process our confidential information and personal data and/or (b) to provide this application form or a copy thereof duly completed and signed by us and any other legal documents, to any car dealer, the vendor or such other third party or any person that you deem fit at your

absolute discretion or as may be required by any applicable law, the courts or the regulatory or statutory authorities in Singapore and elsewhere in the world without any liability or notice to us. The disclosure may be made by phone, mail, electronic mail, SMS or any other means of communication which you deem appropriate.

We hereby confirm that we are aware that, upon our withdrawal of our authorizations and consents herein given, the consequences are as follows:-

- (a) You shall be unable to process our applications for loans, advances, credit facilities and/or any other facilities herein without any further notice and liability whatsoever to us;
- (b) if the loans, advances, credit facilities and/or any other facilities have been approved and granted to us but pending disbursements, you shall be entitled to cancel the said loans, advances, credit facilities and/or any other facilities immediately without any further notice and liability whatsoever to us;
- (c) if the loans, advances, credit facilities and/or any other facilities have been fully or partially disbursed, you shall be entitled to demand immediate repayment from us of all the outstanding loans, advances, credit facilities and all monies due and owing to you by us including the principal amount, interest and default interest. All fees, charges, expenses and costs (including legal costs on a full indemnity basis) incurred or suffered thereto by you in recovering the said monies shall be borne by us. You shall not be liable to us for any claims, losses, damages, costs (including legal costs on a full indemnity basis) or expenses suffered or incurred by us in connection with or in consequence of or arising out of your actions herein; or
- (d) such other consequences or implications as may be advised by you to us from time to time.

We confirm that our consents, declarations and authorizations herein shall survive the termination of any or all of our accounts or loans/facilities with you for any reason whatsoever.

We declare that we have complied with and shall continue to comply with all the laws (including the applicable tax laws) in Singapore and any other country in the world which apply to us including reporting our worldwide income to the relevant and applicable tax authority/authorities in Singapore and any other country in the world.

For the purposes of our consents and authorizations herein and you complying with all applicable laws in Singapore and any other country in the world, we waive any bank secrecy, privacy or data protection rights in respect of our confidential information, personal data and our account(s) with you.

For the avoidance of doubt, nothing in this application shall be construed or interpreted to impose any obligation on you to approve, grant or continue to grant the loans, advances, credit facilities and/or any other facilities to us and you shall have the right at any time to reject our application herein and to retain all documents submitted with this application without having to give or disclose any reason(s) whatsoever to us.

We understand and are fully aware that if any of our declarations herein is false, inaccurate, incomplete or misleading or if we obtain the loan/facility by false, inaccurate, incomplete or misleading statements or declarations, you shall be entitled at your absolute discretion to reject our application or to refuse to disburse the loan/facility or to terminate, vary, reduce or cancel the loan/facility granted to us and to recover/recall immediately from us the outstanding loan/facility, interest, default interest and all monies due and owing to you including all fees, charges, expenses and costs (including legal costs on a full indemnity basis) incurred thereto by you.

We hereby irrevocably and unconditionally agree to pay and indemnify you in full against all claims, demands, actions, proceedings, losses, damages, costs (including legal costs on a full indemnity basis), abortive costs imposed by you at your discretion, fees, charges, expenses and any other liabilities suffered or incurred by you arising from or in connection with or in consequence of or if any of our declarations herein is found to be untrue, inaccurate, incomplete or misleading or if we fail or delay to comply with any of your requests for information and/or documents.

Where there is more than one applicant and guarantor, each of us shall be jointly and severally liable for the loan/facility and all the consents, declarations and authorizations herein made by us shall be binding on all of us jointly and severally.

We agree to execute such legal documents in such form as may be required by you at our costs and expenses.

Unless the context otherwise requires, in this Part the words "You" and "your" shall mean Sing Investments & Finance Limited and the words "We" and "us" and "our" shall mean the applicant(s) and the guarantor(s).

← Please sign/stamp here

Company's Stamp & Authorized Signature

Date:

← Please sign here	← Please sign here
Signature	Signature
Name (Guarantor 1):	Name (Guarantor 2):
Date:	Date:

Documents required for processing:

- 1) Past 2 years audited accounts
- 2) Past 6 months bank statements
- 3) Option to Purchase / Sales and Purchase Agreement
- 4) Photocopies of NRIC of director(s) & guarantor(s)
- 5) Income assessment of both director(s) & guarantor(s)
- 6) A printout of the borrower's "My Property Portfolio" in my Tax Portal at www.iras.gov.sg listing the tax rate levied on the property as "owner-occupied for refinancing application for owner occupation.