

HDB HOME SAVER LOAN - APPLICATION FORM



Supporting documentation

- A photocopy of your NRIC or passport
- For Employee: Your Tax Assessment or Computerised Payslip
- For Self Employed: Your past 2 years Tax Assessment
- CPF Ordinary Account Statement
- CPF Withdrawal Account Statement
- Option to Purchase / Sale and Purchase Agreement
- For Refinance: Your past 12 months housing loan statement.
- Tax assessment must be the latest. All other documents must not be more than 2 months old. If this application is sent to you by fax, please make a photocopy before completing and mailing it to us.

IMPORTANT: To apply, simply complete and send in this application form with the required supporting documentation. Please read carefully the Applicant(s) Confirmation And Declaration section below.

* 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.

PERSONAL DATA

Main Applicant		Joint Applicant	
Full name as in NRIC/passport (underline surname) <input type="checkbox"/> Mr <input type="checkbox"/> Mdm <input type="checkbox"/> Mrs <input type="checkbox"/> Ms	NRIC/Passport No.	Full name as in NRIC/passport (underline surname) <input type="checkbox"/> Mr <input type="checkbox"/> Mdm <input type="checkbox"/> Mrs <input type="checkbox"/> Ms	NRIC/Passport No.
Email Address		Email Address	
Nationality <input type="checkbox"/> Singaporean <input type="checkbox"/> Singapore PR <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 _____		Marital Status <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Others _____	
Date of Birth ____ Mth ____ Day ____ Yr	No. of Dependants	Date of Birth ____ Mth ____ Day ____ Yr	No. of Dependants
Education <input type="checkbox"/> GCE 'O' <input type="checkbox"/> GCE 'A'/Pre-U <input type="checkbox"/> Diploma <input type="checkbox"/> Degree <input type="checkbox"/> Others _____		Education <input type="checkbox"/> GCE 'O' <input type="checkbox"/> GCE 'A'/Pre-U <input type="checkbox"/> Diploma <input type="checkbox"/> Degree <input type="checkbox"/> Others _____	
Professional Information <input type="checkbox"/> Self Employed <input type="checkbox"/> Employed _____ % of Shareholding		Professional Information <input type="checkbox"/> Self Employed <input type="checkbox"/> Employed _____ % of Shareholding	
Nature of Business		Nature of Business	
Name of Company and Address		Name of Company and Address	
Job Title		Job Title	
Monthly Income (S\$)	Years There ____ Yr ____ Mth	Monthly Income (S\$)	Years There ____ Yr ____ Mth
Name of Previous Employer	Years There ____ Yr ____ Mth	Name of Previous Employer	Years There ____ Yr ____ Mth
Home Address		Home Address	
Postal Code		Postal Code	
Residence <input type="checkbox"/> Owned <input type="checkbox"/> Mortgaged <input type="checkbox"/> Parents'/Relatives' <input type="checkbox"/> Rented <input type="checkbox"/> Others _____		Residence <input type="checkbox"/> Owned <input type="checkbox"/> Mortgaged <input type="checkbox"/> Parents'/Relatives' <input type="checkbox"/> Rented <input type="checkbox"/> Others _____	
Office Tel	Fax	Office Tel	Fax
Home Tel	Handphone/Pager	Home Tel	Handphone/Pager
Mail To <input type="checkbox"/> Office <input type="checkbox"/> Home	Relationship with Main Applicant		

PROPERTY INFORMATION

Address of Subject Property		Purchase Price S\$ _____	Period of Stay: _____
Postal Code		Owner Occupied: <input type="checkbox"/> Yes <input type="checkbox"/> No	Property Acquired Via: <input type="checkbox"/> Purchase from HDB
Type: <input type="checkbox"/> _____ Room Flat <input type="checkbox"/> Executive Flat <input type="checkbox"/> Executive Maisonette		Tenure: <input type="checkbox"/> 99 W.E.F. ____ yr	<input type="checkbox"/> Purchase from Resale Market
Model: A / A1 / I / S / NG / D&B/ _____		Property Age	<input type="checkbox"/> Transfer from Family Member/Relative
<input type="checkbox"/> Completed <input type="checkbox"/> Under Construction			<input type="checkbox"/> Inheritance
Expected Date of TOP	Built-in Area	Renovation Amount S\$ _____	<input type="checkbox"/> Others: _____
Law Firm Name		Renovated Since yr _____	<input type="checkbox"/> Taken Housing Grant S\$ _____
Solicitor Name			

OUR FINANCIAL REQUESTS

<p>HDB Concessionary Rate Loan Declaration</p> <p><input type="checkbox"/> I/we do not qualify for HDB concessionary rate loans</p> <p><input type="checkbox"/> I/we qualify but do not wish to apply for HDB concessionary rate loans</p> <p><u>Purchase</u></p> <p>Purchase Price S\$ _____</p> <p>Cash (Lump Sum) S\$ _____</p> <p>CPF (Lump Sum) S\$ _____</p> <p>HDB Grant S\$ _____</p> <p>Bridging Loan Required S\$ _____</p> <p>Mortgage Loan Required S\$ _____ for _____ years</p> <p>Use of CPF for Stamp Duty: <input type="checkbox"/> Yes S\$ _____ <input type="checkbox"/> No</p> <p>Use of CPF for Legal Fees: <input type="checkbox"/> Yes S\$ _____ <input type="checkbox"/> No</p>	<p><u>Refinancing</u></p> <p>Existing Bank _____</p> <p>Any other loan secured by subject property: <input type="checkbox"/> Yes S\$ _____ Bank: _____ <input type="checkbox"/> No</p> <p>Mortgage Loan Outstanding S\$ _____</p> <p>CPF Utilised Including Accrued Interest S\$ _____</p> <p>Upon redemption of your existing loan, do you need to</p> <p>(1) Pay a Penalty <input type="checkbox"/> Yes S\$ _____ <input type="checkbox"/> No</p> <p>(2) Refund Legal Fee Subsidy <input type="checkbox"/> Yes S\$ _____ <input type="checkbox"/> No</p> <p>(3) Pay Other Fees / Charges <input type="checkbox"/> Yes S\$ _____ <input type="checkbox"/> No Specify _____</p>
<p><u>Citibank Home Improvement Loan</u></p> <p>Do you need a renovation loan (Max Tenor: 5 yrs)? <input type="checkbox"/> Yes S\$ _____ <input type="checkbox"/> No</p> <p>If yes, when will you be renovating your home? <input type="checkbox"/> Within the next 3 months <input type="checkbox"/> Between 4 to 6 months</p>	

OUR FINANCIAL/CREDIT REFERENCE

Loan Amount(S\$)	Monthly Installment(S\$)	Loan Amount(S\$)	Monthly Installment(S\$)
Housing Loan _____	_____	Overdraft _____	_____
Auto Loan _____	_____	Other Loans _____	_____

BANK PRODUCTS & SERVICES[^]

<p>Banking Service Required / Privacy Matters:</p> <p><input type="checkbox"/> I/We wish to use the telephone banking service</p> <p><input type="checkbox"/> I/We wish to use the CitiDirect internet banking service</p> <p><input type="checkbox"/> I/We wish to use the CitiCard service</p>	<p>Type of Funds:</p> <p><input type="checkbox"/> Cash</p> <p><input type="checkbox"/> TT/Inward</p> <p><input type="checkbox"/> Cheque</p> <p><input type="checkbox"/> Travellers Cheque</p> <p><input type="checkbox"/> Electronic Transfer from Employer</p>	<p>Source of Wealth :</p> <p><input type="checkbox"/> Savings <input type="checkbox"/> Payroll</p> <p><input type="checkbox"/> Business Income <input type="checkbox"/> Directorship</p> <p><input type="checkbox"/> Inherited Wealth <input type="checkbox"/> Rental Income</p> <p><input type="checkbox"/> Sale of Investment <input type="checkbox"/> Others</p>
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[^] SGD deposits in the account shall, subject to the provisions of the Deposit Insurance Act 2005 (Cap 77A) of the Republic of Singapore (the "Act"), be eligible for deposit insurance coverage under the Deposit Insurance Scheme up to the limits specified in the Act

SENIOR PUBLIC FIGURE DECLARATION

Main Applicant	Joint Applicant
<p><input type="checkbox"/> No, I/my immediate family members do not hold, have never held, am/are not actively seeking and am/are not being considered for senior public figure & position</p> <p><input type="checkbox"/> Yes, I/my immediate family members:</p> <p style="margin-left: 20px;"><input type="checkbox"/> Currently hold <input type="checkbox"/> Have held <input type="checkbox"/> Am/are actively seeking</p> <p style="margin-left: 20px;"><input type="checkbox"/> Am/are being considered for Senior public office <i>(please elaborate)</i></p> <p>Position details: _____ Current <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>If not current, please state period when the senior public figure position* was held</p> <p>From _____ To _____</p> <p><small>* Please refer to the Applicant(s) Confirmation and Declaration section for definition of Senior Public Figure</small></p>	<p><input type="checkbox"/> No, I/my immediate family members do not hold, have never held, am/are not actively seeking and am/are not being considered for senior public figure & position</p> <p><input type="checkbox"/> Yes, I/my immediate family members:</p> <p style="margin-left: 20px;"><input type="checkbox"/> Currently hold <input type="checkbox"/> Have held <input type="checkbox"/> Am/are actively seeking</p> <p style="margin-left: 20px;"><input type="checkbox"/> Am/are being considered for Senior public office <i>(please elaborate)</i></p> <p>Position details: _____ Current <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>If not current, please state period when the senior public figure position* was held</p> <p>From _____ To _____</p> <p><small>* Please refer to the Applicant(s) Confirmation and Declaration section for definition of Senior Public Figure</small></p>

YOUR CHOICE OF CREDIT CARDS

- Main applicant must be aged 21 years old and above.
- **For Singaporeans and PRs:** Minimum annual income of **S\$30,000** is required for all Citibank Credit Cards.
- **For foreigners:** Minimum annual income of **S\$60,000** is required. for all Citibank Credit Cards.
- Regardless of the number of Citibank Credit Cards you have, your combined credit limit with Citibank shall be up to twice your monthly income. All annual fees stated are inclusive of GST.

Credit Card Principal Account 1

I want to apply for a basic Citibank Credit Card. I understand that my credit limit is up to 2 times my monthly income. Waiver of my basic membership fee is subject to my being a customer of the Citibank HDB Home Saver.

Name to appear on your Credit Card (max 19 Characters)

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Please tick to select your preferred card:

- | | |
|---|---|
| <p><input type="checkbox"/> Citi Platinum Visa Card (370)
Annual Fee S\$150 waived for 2 years.
XH8AC022</p> | <p><input type="checkbox"/> Citi Dividend Platinum Visa Signature Card (580)
Annual Fee S\$150 waived for first year.
XH8AC022</p> |
|---|---|

Credit Card Principal Account 1

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Name to appear on your Credit Card (max 19 Characters)

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Please tick to select your preferred card:

- | | |
|---|---|
| <p><input type="checkbox"/> Citi Platinum Visa Card (370)
Annual Fee S\$150 waived for 2 years.
XH8AC022</p> | <p><input type="checkbox"/> Citi Dividend Platinum Visa Signature Card (580)
Annual Fee S\$150 waived for first year.
XH8AC022</p> |
|---|---|

ADDITIONAL INFORMATION**Repayment Grace Period**

25 days from the date of statement of accounts

Interest Charges

The effective interest rate applicable will be:

- a) the prevailing product interest rate of 2% per month (24% per annum); or
- b) a promotional rate of 1.5% per month (18% per annum) which may be extended based on the good conduct of your account. Notwithstanding the above, Citibank reserves the right to cancel/vary this promotional rate at any time (including if your account becomes delinquent); or
- c) an interest rate of 2.25% per month (27% per annum) in the event your account is twice or more past due¹ within the last six months. Citibank reserves the right to apply this interest rate. Your interest rate will revert to the prevailing product interest rate, as soon as your account is no longer twice or more past due within the last six months.

Cash Advance Charges

S\$10 or 5% of amount drawn, whichever is higher

Late Fees

- a) a fixed charge of S\$40; and
- b) a late payment interest charge computed in a manner similar to interest charges at a rate of 0.1875%, 0.25% or 0.28125% per month² based on an effective interest rate of 18%, 24% or 27% per annum respectively, as applicable on your account. The late payment interest charge will be shown in the monthly statement of account as part of the interest charge.

Minimum Payment

1% of the current balance, plus the interest charges (including interest/service charges for any recurring/instalments payments), plus late payment charge or S\$50 whichever is greater, plus any overdue amount in excess of the combined credit limit (if applicable)

Over Limit Fee

If the current balance exceeds your credit limit, an over limit fee of S\$40 shall be charged

The information above is intended as a quick consumer guide only. Please refer to citibank.com.sg for a detailed Cardmember Agreement. Copies of the same are also available at any branch of Citibank.

¹ An account is considered past due if the minimum payment due is not received in full before the payment due date. ² 2.225%, 3% or 3.375% per annum respectively. The late payment interest charge may be lower for balances arising from certain product promotions.**TRANSACTION PROFILE - CASH-VOLUME**

Is the monthly cash volume (total deposits and withdrawals) high?

- 40 or less 41 to 60 61 to 80 81 or more

REFERRAL DETAILS

I/We came to know about Citibank HDB Home Saver Loan through:

(A) Citibank RM / PB / Sky Branch Hunter name:

The RM / PB is located at which branch? (Please tick one only)

- Jurong East Great World City Cuscaden (HPL Building) Paragon Capital Square MacDonald House
- Esplanade Parkway Parade Others: _____

(B) Others

- Friends* Property Agents* Media Citibank Staff* Financial Planner* Internet Developer Sales Staff*
- Others: _____

*Please provide full name of referral: _____

APPLICANT(S) CONFIRMATION AND DECLARATION

1. By signing below, I/we hereby apply for a Citibank HDB Home Saver Loan. I/We confirm that I/we agree to be bound by the Citibank Singapore Global Consumer Banking Terms and Conditions and the Citibank HDB Home Saver Terms and Conditions, applicable from time to time in respect of any account(s) opened and any facilities and services under the account(s) which I/we may request and utilise from time to time.
2. I/We ask that a card account as indicated in the section "Your Choice of Credit Cards" be opened for me/us and card(s) issued to me/us until the card account is terminated. I/We agree that my/our use of the card account shall be respectively governed by the applicable Cardmember's Agreement and I/we agree to be bound thereby.
3. I/We represent and warrant:
 - (a) I am/We are not in default in the payment of or performance of any of my/our obligations for monies borrowed by me/us from any lender.
 - (b) I am/We are not (an) undischarged bankrupt(s).
 - (c) There are no current or pending or threatened legal proceedings or bankruptcy proceedings against me/us or statutory demands served on me/us to my/our knowledge.
 - (d) No debt repayment scheme under the Bankruptcy Act (Chapter 20) is applicable to me/ us.
 - (e) All the statements, documents and information provided in this application are true, complete and correct in all respects.
4. I/We declare that I am/we are fully aware that a false statement or misrepresentation of tax status by a U.S. Person could lead to penalties under U.S. law; and I/we undertake that if my/our tax status or the tax status of any person for whom I am/we are acting changes and I/any of us/any such person for whom I am/ we are acting become(s) a U.S. Person, I/we shall notify you, within 30 days thereof. For the purposes of complying with all applicable U.S. tax laws, I/we waive any bank secrecy, privacy or data protection rights related to my/our accounts with you.
5. I/We authorise you or your agent to obtain and authorise all sources to which you may apply to provide any information, which you may require in connection with this application.
6. I/We understand that:
 - (a) This application will remain your property whether or not this application is approved.
 - (b) Any changes in information given in this application must be reported to you immediately.
 - (c) The Adjustment pertaining to the Citibank HDB Home Saver Loan is not available to U.S. Persons and shall immediately cease if I/we or any person for whom I/we act become a US Person, or upon my/our address changing to one in the United States of America.
7. I/We agree that you may send by ordinary mail at my/our sole risk the approval letter, card(s), cheque(s) issued in disbursement of the Citibank HDB Home Saver Loan/credit card account(s) (as the case may be) and all other communications addressed to me/us, to any of my/our address(es) on your record, as you may select at your absolute discretion.
8. I/We acknowledge that you reserve absolute discretion in deciding which of my/our request(s)/application(s) to approve and if more than one person is applying, whose request/application to approve or reject without giving any reason. I/We acknowledge that you are entitled to extend your processing period or to withdraw any offer without notice to me/us and without providing any reason therefore.
9. Where applicable, the Citibank HDB Home Saver Loan/credit card account(s) will be granted/established subject to the approval of the Monetary Authority of Singapore ("MAS") (as the case may be) and to satisfactory compliance with such rules as set by the MAS. Unless otherwise approved by MAS, the funds disbursed from the Citibank HDB Home Saver Loan shall not be used for investment or other purposes outside of Singapore.
10. I/We authorise you to obtain and verify any information about me/us as you deem fit in your absolute discretion. I/We authorise the transfer and disclosure of any information relating to me/ us (including information you obtain from third parties such as any credit bureau recognized by the MAS under or pursuant to the Banking Act (Chapter 19)) from you to and between the branches, subsidiaries, representative offices, affiliates and agents of Citibank, N.A and third parties selected by any of them or you, wherever situated, for confidential use (including for use in connection with the provision of any products or services to me/us, and for data processing, statistical and risk analysis purposes, global cash services, dealings in securities on the Singapore Exchange Securities Trading Limited and any other relevant authorities and agencies pertaining thereto). You and any Citibank, N.A branch, subsidiary, representative office, affiliate, agent or third party selected by any of them or you may transfer and disclose any information may be required by any applicable law, court, regulator or legal process.
11. Without prejudice to the generality of the foregoing, where you are a member of, or subscriber for the information sharing services of, any credit bureau recognised by the MAS under or pursuant to the Banking Act (Chapter 19), I/we authorise:
 - (a) you to transfer and disclose to any such bureau; and
 - (b) any such bureau to transfer and disclose to any fellow member or subscriber as may be recognised as such by MAS,
 any information relating to me/us, my/our particulars and/or my/our accounts with you (and for such purposes) as may be permitted under or pursuant to the Banking Act (Chapter 19).
12. I/We further irrevocably and unconditionally consent to your disclosure of any customer information (as defined in the Banking Act (Chapter 19)) relating to me/us or any information whatsoever relating to me/us as you shall consider appropriate to the Central Provident Fund Board and/or the Housing and Development Board for any purpose whatsoever. The rights conferred hereunder shall be in addition to and shall not be in any way prejudiced or affected by any other agreement or any provision herein, expressed or implied, between me/us and you. This consent and provision shall survive the termination of any or all of my/our accounts or facilities with you for any reason whatsoever.
13. Where I/we have been referred to you for a Citibank Home Saver Loan, I/we consent to you disclosing to the referrer as specified by me/us in the section "Referral Details" that a Citibank HDB Home Saver Loan has been granted to me/us for the purpose of any Citibank referrer reward program.
14. I/We agree that the provisions in this Customer Confirmation and Declaration shall be deemed to be fully effective in relation to all and any accounts now existing or hereafter opened by me/us with you, of any type or category, and whether opened in single or joint name(s) or in trust, and the provisions herein shall be deemed to be repeated in any account opening form and/or the terms and conditions governing any account now existing or hereafter opened by me/us.
15. I/We hereby confirm that I am/ we are the beneficial owner(s) of the Checking Account. Where the Checking Account is opened in-trust-for someone else, I/we undertake to provide any information that Citibank may require to identify the beneficial owner(s) of the Checking Account.
16. Where there is more than one applicant, each of us acknowledges that all representations, warranties, declarations, covenants, authorisations herein are deemed to be made by and apply and be binding on all of us jointly and severally.
17. "Citibank", "you" and "your" shall mean Citibank Singapore Limited.
18. Definition of Senior Public Figure

A "Senior Public Figure" is a senior official in the executive, legislative, administrative, military or judicial branches of a government, whether or not elected, a senior official of a major political party, or a senior executive of a government-owned or government-funded corporation, institution or charity.

A "Senior Public Figure" also includes any entity that has been formed by or on behalf of a Senior Public Figure, in which the Senior Public Figure is a beneficial owner of at least twenty-five percent of the entity. In addition, a "Senior Public Figure" includes the immediate family of a Senior Public Figure and any close associate or relative of a Senior Public Figure. A close associate is a person who is widely and publicly known to maintain an unusually close relationship with and able to conduct financial transactions on behalf of a Senior Public Figure. The above definition will also include Business Accounts where the beneficial owners/ major shareholders are Senior Public Figures.

TAX STATUS DECLARATION

By checking the appropriate box and signing this application form, I/we declare my/our tax status under U.S. tax law. I/We understand that a false statement or misrepresentation of tax status by a U.S. person could lead to penalties under U.S. Law:

Main Applicant

- U.S. person
U.S. Tax ID Number: [] [] [] - [] [] - [] [] []
[Form W9 required]
- Non-U.S. person with a U.S. address
[Form W8BEN required]
- Non-U.S. person

Joint Applicant

- U.S. person
U.S. Tax ID Number: [] [] [] - [] [] - [] [] []
[Form W9 required]
- Non-U.S. person with a U.S. address
[Form W8BEN required]
- Non-U.S. person

1. I/We represent and warrant that I am/we are not a U.S. person or a citizen or resident alien, and that I am/we are not acting for or on behalf of a U.S. person. A false statement or misrepresentation of tax status by a U.S. person could lead to penalties under U.S. law. If my/our tax status change and become a U.S. citizen or resident of the United States, I/we must notify Citibank within 30 days.
2. For purposes of complying with applicable U.S. tax laws, I/we waive any bank secrecy, privacy or data protection rights related to my account.

Citibank assumes no liability for any tax withheld on any reportable payments made to a customer under the U.S. Tax Rules.

Main Applicant

Name: _____
NRIC/PP No.: _____

Signature _____ (X)
Date _____

Joint Applicant

Name: _____
NRIC/PP No.: _____

Signature _____ (X)
Date _____

FOR OFFICE USE ONLY

SOURCE REFERRAL		DATE RECEIVED		VALUER INDICATIVE VALUES S\$				BANK'S SOLICITORS	
GRB: Y / N	DP: Y / N	O/C	VISA / MC APP ID	A	D	C	CL	VISA / MC ACCT NO.	O/C
RELATIONSHIP NO.:		BASE NO.:		LOAN NO.:			CHECKING ACCOUNT NO.:		
CCSU <input type="checkbox"/> SABRE SIGNATURE <input type="checkbox"/> TPIN <input type="checkbox"/> ICC				CERTIFIED TRUE COPY _____ (SIGNATURE)					
MAKER _____ DATE _____									
CHECKER _____ DATE _____									
Met customer at his/her home/workplace on Date _____ Time _____ Signature _____									
Citibank Staff Full Name: _____					NRIC: _____				
GEID No: _____					Cost centre: _____				
Signature: _____					Date: _____				