

IMPORTANT:

To expedite processing, please complete the form in full and attach the following:

1. Option To Purchase (for purchase)
2. Latest computerised payslip or Income Tax Assessment
3. CPF Statement of Account/ CPF Members Contribution History Statement
4. CPF Public Housing Scheme/ Residential Properties Scheme Withdrawal Statement
5. Tenancy agreement (if property is presently leased out)
6. Loan statements for the preceding 12 months from existing financier (for refinancing)
7. Evidence of sale of existing property (if applicable)

OCBC HDB HOME LOAN APPLICATION			
Preferred Branch			
SECTION A – ABOUT YOURSELF			
Name as per NRIC/Passport		Alias	
NRIC/Passport No.	Type of Identification	Country of Identification Issue	Expiry Date of Identification
Nationality	Race	Singapore Permanent Resident <input type="checkbox"/> Yes <input type="checkbox"/> No	Date of Birth
Gender <input type="checkbox"/> Male <input type="checkbox"/> Female	Age Years	Marital Status <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed <input type="checkbox"/> Others (please specify) _____	
No of Dependant(s)	Highest Academic Qualification <input type="checkbox"/> 'A' Level <input type="checkbox"/> 'O' Level/NTC <input type="checkbox"/> Postgraduate <input type="checkbox"/> Professional <input type="checkbox"/> Degree <input type="checkbox"/> Diploma <input type="checkbox"/> Sec/Pri <input type="checkbox"/> Others (please specify) _____		
Email Address			
Home Address			
Country of Domicile	Address of Domicile		
Name of Local Contact Person		Contact No. of Local Contact Person	
Mobile No.	Home No.	Office No. Ext	
YOUR WORK (current employment)			
Name of Employer/ Company			<input type="checkbox"/> Tick here if self-employed
Business Nature of Employer	Occupation	Designation	Length of Service Years Months
Office Address		Employer Business Reg No.	
YOUR INCOME (current employment)			
Basic Monthly Salary Amount S\$		Trade Amount S\$	
Type of Income Document			

SECTION B – ABOUT YOUR JOINT APPLICANT (to be completed only for Joint Application)

Name as per NRIC/Passport			
Alias		Relationship to Main Applicant	
NRIC/Passport No.	Type of Identification	Country of Identification Issue	Expiry Date of Identification
Nationality	Race	Singapore Permanent Resident <input type="checkbox"/> Yes <input type="checkbox"/> No	Date of Birth
Gender <input type="checkbox"/> Male <input type="checkbox"/> Female	Age Years	Marital Status <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed <input type="checkbox"/> Others (please specify) _____	
No of Dependant(s)	Highest Academic Qualification <input type="checkbox"/> 'A' Level <input type="checkbox"/> 'O' Level/NTC	<input type="checkbox"/> Postgraduate <input type="checkbox"/> Professional <input type="checkbox"/> Degree <input type="checkbox"/> Diploma <input type="checkbox"/> Sec/Pri <input type="checkbox"/> Others (please specify) _____	
Email Address			
Home Address			
Country of Domicile	Address of Domicile		
Name of Local Contact Person			Contact No. of Local Contact Person
Mobile No.	Home No.	Office No. Ext	

YOUR JOINT APPLICANT'S WORK (current employment)

Name of Employer/ Company				<input type="checkbox"/> Tick here if self-employed
Business Nature of Employer	Occupation	Designation	Length of Service Years Months	
Office Address			Employer Business Reg No.	

YOUR JOINT APPLICANT'S INCOME (current employment)

Basic Monthly Salary Amount S\$	Trade Amount S\$
Type of Income Document	

SECTION C – DETAILS OF HDB FLAT TO BE MORTGAGED

Address of Property			
Type of Property		Type of Purchase	
Age of Property Years	Built-in Area Sq Ft	Status of Construction	Expected Top Date

SECTION G – SOLICITOR INFORMATION

Name of Law Firm	Name of Person In-charge	Contact No of Person In-charge
Address of Law Firm		
VALUATION INFORMATION (FOR BANK USE ONLY)		
Name of Valuation Firm	Name of Valuer	
Type of Valuation	Current Market Value Amount S\$	
Date of Valuation	Date of Report	

Declaration and Agreement

I/We hereby jointly and severally declare as follows:-

- confirm that all information provided by me/us in this application is and will be true, accurate and complete at all times and I/we have not withheld any material information. I/We undertake to notify the Bank immediately of any change in the information given in this application.
- authorise the Bank to conduct credit checks and verify information given in this application with any party (including, but not limited to any credit bureau or any other organisation or corporation set up for the purpose of collecting and providing information relating to the credit standing of persons) without reference to me/us.
- irrevocably and unconditionally consent to the Bank and any officer (as defined in the Banking Act (Cap. 19) (the "Banking Act") of the Bank to disclose any customer information (as defined in the Banking Act) relating to me/us or any information whatsoever relating to me/us as the Bank shall consider appropriate (including without limitation, details of HDB flat to be mortgaged ("the flat"), my/our loan particulars, particulars of all proposed occupiers of the flat, purchase price of the flat, loan quantum applied for, loan quantum approved by the Bank and reasons for approval of lower loan quantum (where applicable)) to Housing and Development Board and any person to whom disclosure is permitted or required by any statutory provision or law or to any other person wherever situate for any purpose whatsoever and it is hereby agreed that the Bank and any officer of the Bank may disclose the foregoing information to the fullest extent permitted by the Banking Act or any other statutory provision or law. Without prejudice to the foregoing, I/we consent to such disclosure to any credit bureau or any other organisation or corporation set up for the purpose of collecting and providing information relating to the credit standing of persons, and to the disclosure by such credit bureau or other organisation or corporation to any member thereof, for the purposes of assessing my/our credit worthiness or for any other purpose whatsoever.
- the rights conferred on the Bank herein shall be in addition to and shall not be in any way prejudiced or affected by any other agreement, express or implied, between the Bank and me/us in relation to any of the information referred to herein nor shall any such other agreement be in any way prejudiced or affected by any provision herein. This consent and provision shall survive the termination of any or all of my/our accounts or facilities with the Bank and/or the termination of any relationship between the Bank and me/us for any reason whatsoever.
- agree to submit copies of my/our income substantiation documents and other documents as may be required by the Bank, which documents shall thereby become and remain the Bank's property regardless of the outcome of my/our application.
- agree that I/we shall execute such forms, agreements and security documents as may be required by the Bank upon being notified that my/our application has been approved by the Bank and be bound by the same.
- agree to pay all fees, expenses and charges in connection with this application as may be imposed by the Bank regardless of the outcome of my/our application.
- confirm that I/we are not in default of any payment or performance of any of my/our obligations for monies borrowed by me/us from any lender and that I/we am/are not undischarged bankrupt(s) and there are no current or pending or threatened legal proceedings or bankruptcy proceedings or statutory demands against me/us.
- acknowledge that the Bank may in its absolute discretion approve or decline my/our application, specify a lower quantum of HDB Home Loan or withdraw any offer without notice to me/us or assigning any reason therefore.
- understand and agree that my/our application and HDB Home and/or Renovation Loan granted herein is subject to compliance with the Bank's requirements as may be imposed from time to time in the Bank's absolute discretion.
- acknowledge that if my/our HDB Home Loan is approved, the Bank may, at its sole discretion, grant EasiCredit to me/us and in that event, the Bank's ATM Card, Phonebanking Services and Internet Banking Services will be made available to me/us or one of us.
- agree that the provisions in this Declaration and Agreement shall be deemed to be fully effective in relation to all and any account(s) relating to the Renovation Loan and/or EasiCredit now existing or hereafter opened with the Bank, and whether opened in single or joint names, and the provisions herein shall be deemed to be repeated in such account opening forms and/or terms and conditions governing such accounts now existing or hereafter opened.
- agree that the Bank may send by ordinary mail or such other means at my/our sole risk the Bank's approval, cheque(s) issued in disbursement of any loan and all other documents and communications to any of my/our address(es) on the Bank's records as the Bank may in its discretion select.
- authorise the Bank to debit any of my/our OCBC Bank accounts for payment towards any outstandings.
- confirm that I/we have not undergone any surgical operation or major medical treatment for the past 3 years and am/are free of any illness.
- agree to be bound by the Bank's Terms and Conditions Governing HDB Home Loan, Terms and Conditions Governing Renovation Loan, Terms and Conditions Governing EasiCredit Accounts, Terms and Conditions Governing Group Creditors' Life Insurance, Terms and Conditions Governing Deposit Accounts, Terms and Conditions Governing Electronic Banking Services and Cardmember's Agreement, where applicable, and any amendments and additions made thereto from time to time, copies of which are available for my/our perusal of any of the Bank's branches.
- where there is more than one applicant, each of us acknowledge that all declarations, authorisations and representations in this application(s) shall be deemed to be made by and apply and be binding on all of us jointly and severally.

* Please sign as you would for all future OCBC transactions.

Signature of Owner(s)

Name :

NRIC No. :

Date :

Signature of Owner(s)

Name :

NRIC No. :

Date :