

IMPORTANT:

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

1. Option Letter To Purchase
2. Latest computerised payslip or Income Tax Assessment (2 years' returns if self-employed)
3. CPF Statement of Account/ CPF Members Contribution History Statement
4. CPF Approved Housing Scheme/ Approved 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 refinance)
7. Evidence of sale of existing property (if applicable)
8. Contractor's quotation and architect plan (if applicable)
9. Photocopy of NTUC Link card (if applicable)

OCBC PRIVATE HOME LOAN APPLICATION			
Application For <input type="checkbox"/> Home Loan <input type="checkbox"/> Construction Loan		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"/> Postgraduate <input type="checkbox"/> Professional <input type="checkbox"/> Degree <input type="checkbox"/> Diploma <input type="checkbox"/> 'A' Level <input type="checkbox"/> 'O' Level/NTC <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
Is the Main Applicant the owner of the property to be mortgaged? <input type="checkbox"/> Yes <input type="checkbox"/> No	Status of Residence		Amount of Rental/ Instalment S\$
YOUR WORK			
Name of <u>Current</u> 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.	
Name of <u>Previous</u> Employer/ Company		<input type="checkbox"/> Tick here if self-employed	
Employer Business Reg No.		Employer Business Reg No.	
Business Nature of Employer	Occupation	Designation	Length of Service Years Months
YOUR INCOME			
For Employed/Unemployed (Monthly)			
Basic Monthly Salary Amount S\$	Fixed Allowance Amount S\$	Variable Allowance Amount S\$	Rental Income Amount S\$
For Self-Employed (Annually)			
Trade Amount S\$	Commission Amount S\$	Rental Income 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
Is the Joint Applicant a co-owner of the property to be mortgaged? <input type="checkbox"/> Yes <input type="checkbox"/> No	Status of Residence	Amount of Rental/ Instalment S\$	

YOUR JOINT APPLICANT'S WORK

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

YOUR JOINT APPLICANT'S INCOME

Basic Monthly Salary Amount S\$	Fixed Allowance Amount S\$	Variable Allowance Amount S\$	Rental Income Amount S\$
Trade Amount S\$	Commission Amount S\$	Rental Income Amount S\$	
Type of Income Document			

SECTION C – EXTERNAL EXPOSURE

Name of Customer		
Name of Financial Institution	Type of Product	Type of Collateral
Loan Amount/ Credit Limit Amount S\$	Monthly Instalment Amount/ Interest Amount S\$	No. of Borrowers

SECTION D – DETAILS OF PROPERTY TO BE MORTGAGED

Address of Property			
Purpose of Property	Type of Property	Name of Development/ Project	Age of Property Years
Status of Construction	Expected Top Date	Type of Purchase	Licensed Development
Purchase With Tenancy	Expiry Date of Property Tenancy	Expected Rental Amount S\$ Per Month	Cost of Renovation Amount S\$
Year of Property Renovation Completion	Built-in Area of Property Sq Ft	Land Area of Property Sq Ft	No. of Levels in Property
Title of Property	No. of Years of Property Leasehold	Year of Property Lease Commencement	

SECTION E – EXISTING PROPERTY SOLD/ TO BE SOLD

Property Address			
Status of Property	Status of Construction	Type of Collateral	Type of Property

DETAILS OF PROPERTY OWNER

Name of Owner			
NRIC/Passport No.	Type of Identification	Date Of Birth	CPF Amount Used to Date S\$

PROCEEDS OF EXISTING OWNER

Name of Valuation Firm	Selling Price / CMV S\$		
Name Of Valuer	Date Of Valuation		
Selling Price / CMV S\$	Loan Amount Outstanding S\$	Loan Amount Undisbursed S\$	
Future Fund Amount S\$	Total Future Fund Amount (CPF) S\$	Total Future Fund Amount (Cash) S\$	

SECTION F – FINANCIAL REQUIREMENTS (PURCHASE)

Payment Scheme	Installment Scheme		
Purchase Price Amount S\$	Interest Subsidy Amount before Issuance of TOP S\$		
Less Interest Amount after Issuance of TOP S\$	Less Cash Rebate/ Vouchers/ Other Benefits S\$		
Nett Purchase Price Amount S\$	Cash Difference Amount S\$		
Cash Amount (Exclude cash difference between Nett Purchase Price and Current Market Value) S\$			
CPF Downpayment Amount S\$	CPF Lumpsum Amount S\$		
Stamp & Legal Fees Amount (Cash) S\$	Stamp & Legal Fees Amount (CPF) S\$		
Housing Loan Amount S\$	For Years		
Duration of Bridging Loan (Tenor) Months	Duration of Short Term Loan (Tenor) Months		
Bridging Loan Amount (To be Repaid by Cash) S\$	Short Term Loan Amount (To be Repaid by Cash) S\$		
Bridging Loan Amount (To be Repaid by CPF) S\$	Short Term Loan Amount (To be Repaid by CPF) S\$		
Staff Loan Amount S\$	Term Loan Amount (Fifth Charge) S\$	Overdraft Amount S\$	
For Years	For Years		

SECTION G – FINANCIAL REQUIREMENTS (REFINANCE)**EXISTING CREDIT FACILITIES**

Name of Current Bank/Financier S\$	Housing Loan Amount Outstanding	
Housing Loan Amount Undisbursed S\$	Term Loan Amount Outstanding (Fifth Charge) S\$	
Overdraft Limit Amount S\$	Total Loan Amount Outstanding S\$	
Name as per NRIC/Passport		Relationship To Main Applicant
CPF Amount Used To Date S\$	CPF Lumpsum Amount (From Developer) S\$	
CPF Lumpsum Amount (Reduce Loan Amount Outstanding) S\$	CPF Amount Earmarked For Legal Fee S\$	
CPF Amount Used For Monthly Instalment S\$	Housing Loan Amount S\$	For Years
Staff Loan Amount S\$	Term Loan Amount (Fifth Charge) S\$	Overdraft Amount S\$
For Years	For Years	

SECTION H – 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 jointly and severally:-

- confirm that all information provided or which may subsequently be provided to the Bank is/will be true, accurate and complete and I/we have not withheld any material information;
- agree to enclose the 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 properties;
- authorise the Bank to conduct credit checks and verify information given in this application with any party (including, without limitation, with 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.
- by my/our signing of this application irrevocably and unconditionally consent for 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 to 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.
- agree that I/we shall execute such forms, agreements, facility letters as may be required by the Bank before the Bank's officer in my/our preferred branch designated above upon being notified that my/our application has been approved by the Bank;
- agree to pay all fees in connection with this application as may required / imposed by the Bank;
- acknowledge that the Bank has the absolute right to approve or reject my/our application without assigning any reason.

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

Signature of Borrower



Name:

NRIC No.:

Date:

Signature of Borrower



Name:

NRIC No.:

Date: