



Individual Customers Application Form

Date of Application:

All Fields Are Mandatory

Co. Reg. No.: 196400348D

PERSONAL PARTICULARS			
MAIN APPLICANT		JOINT APPLICANT/GUARANTOR	
Name:		Name:	
<input type="checkbox"/> Male <input type="checkbox"/> Female		<input type="checkbox"/> Tick if guarantor <input type="checkbox"/> Male <input type="checkbox"/> Female	
NRIC:	DOB (DD/MM/YYYY):	NRIC:	DOB (DD/MM/YYYY):
Race: <input type="checkbox"/> Chinese <input type="checkbox"/> Malay <input type="checkbox"/> Indian <input type="checkbox"/> Other		Race: <input type="checkbox"/> Chinese <input type="checkbox"/> Malay <input type="checkbox"/> Indian <input type="checkbox"/> Other	
Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Widowed <input type="checkbox"/> Separated	Highest Education: <input type="checkbox"/> Diploma & below <input type="checkbox"/> Tertiary <input type="checkbox"/> Post Grad & above	Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Widowed <input type="checkbox"/> Separated	Highest Education: <input type="checkbox"/> Diploma & below <input type="checkbox"/> Tertiary <input type="checkbox"/> Post Grad & above
Address:		Address:	
Postal Code:		Postal Code:	
Contact No.		Contact No.	
Home:	Office:	HP:	
E-mail Address:		E-mail Address:	
No of dependant children < 18yrs:		No of dependant children < 18yrs:	
No. of credit cards held:		No. of credit cards held:	Relationship with main applicant:
Residence: <input type="checkbox"/> Fully Owned <input type="checkbox"/> Rented <input type="checkbox"/> Leased <input type="checkbox"/> Mortgaged <input type="checkbox"/> None		Residence: <input type="checkbox"/> Fully Owned <input type="checkbox"/> Rented <input type="checkbox"/> Leased <input type="checkbox"/> Mortgaged <input type="checkbox"/> None	
Car Ownership: <input type="checkbox"/> Fully Owned <input type="checkbox"/> Rented <input type="checkbox"/> Under Financing <input type="checkbox"/> None		Car Ownership: <input type="checkbox"/> Fully Owned <input type="checkbox"/> Rented <input type="checkbox"/> Under Financing <input type="checkbox"/> None	
SIF Deposit Customer: <input type="checkbox"/> Yes <input type="checkbox"/> No	SIF Loan Customer: <input type="checkbox"/> Yes <input type="checkbox"/> No	SIF Deposit Customer: <input type="checkbox"/> Yes <input type="checkbox"/> No	SIF Loan Customer: <input type="checkbox"/> Yes <input type="checkbox"/> No
Since when you have a banking relationship with SIF?		Since when you have a banking relationship with SIF?	
EMPLOYMENT			
MAIN APPLICANT		JOINT APPLICANT/GUARANTOR	
Occupation: <input type="checkbox"/> Management <input type="checkbox"/> Executive <input type="checkbox"/> Clerical <input type="checkbox"/> Professional (Licensed) <input type="checkbox"/> Professional (Other) <input type="checkbox"/> Student <input type="checkbox"/> Retired <input type="checkbox"/> Self employed		Occupation: <input type="checkbox"/> Management <input type="checkbox"/> Executive <input type="checkbox"/> Clerical <input type="checkbox"/> Professional (Licensed) <input type="checkbox"/> Professional (Other) <input type="checkbox"/> Student <input type="checkbox"/> Retired <input type="checkbox"/> Self employed	
Monthly income:	Years in current Job:	Monthly income:	Years in current Job:
Employer:		Employer:	



Co. Reg. No.: 196400348D

FINANCIAL COMMITMENTS (MAIN APPLICANT)						
Name of Financial Institutions	Loan Type	Collateral Type	Outstanding Amount	Loan Outstanding Period (years)	Monthly Installments	
					Cash portion	CPF portion

FACILITY DETAILS	
Loan Applied (see attached):	Loan Amount:
Interest Type: <input type="checkbox"/> Fixed <input type="checkbox"/> Floating <input type="checkbox"/> Adjustable	Interest Rate:
Tenure:	Monthly Instalment:
Is This Refinancing? <input type="checkbox"/> Yes <input type="checkbox"/> No	

COLLATERAL & GUARANTEE	
Collateral Type:	<input type="checkbox"/> HDB Flat <input type="checkbox"/> HDB Shop-house <input type="checkbox"/> Commercial Property <input type="checkbox"/> Landed Property <input type="checkbox"/> Condominium <input type="checkbox"/> Car <input type="checkbox"/> Machineries <input type="checkbox"/> Shares <input type="checkbox"/> Ship <input type="checkbox"/> Other, please specify:
Detail of Collateral:	Purchase price:
Age of Collateral (in years):	Guarantee Type: <input type="checkbox"/> Full <input type="checkbox"/> Partial

DECLARATION	
Are you in any way related to any director and/or staff of Sing Investments & Finance Limited? If Yes, please specify:	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you in any way related to the Vendor? If Yes, please specify:	<input type="checkbox"/> Yes <input type="checkbox"/> No
Has the Vendor granted you any loans or credit facilities to finance your purchase of the property? If Yes, please specify:	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have you obtained any loans advances or credit facilities from other banks, finance companies, insurance companies or other financial institutions regulated by MAS to finance your purchase of the property? If Yes, please specify:	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you have any existing credit facility (including guarantees) from Sing Investments & Finance Limited either personally or through companies/firms in which you have an interest? If Yes, please specify:	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are there any legal actions and proceedings (including bankruptcy, winding-up or judicial management proceedings) pending or otherwise commenced against you? If Yes, please specify:	<input type="checkbox"/> Yes <input type="checkbox"/> No



Co. Reg. No.: 196400348D

I/We hereby declare that I/we am/are of full age and not under any legal impediment and that there are no legal actions and proceedings pending or otherwise instituted against me/us. I/We hereby declare that all the answers and statements given are true and correct.

Please sign here	Please sign here
Signature	Signature
Name (Main Applicant): Date:	Name (Joint Applicant/Guarantor): Date:

- N.B. Please attach with :
- 1) Latest 2 years Income Tax Assessments.
 - 2) Option to Purchase/Sale & Purchase Agreement.
 - 3) Photocopies of NRIC/ Passport.
 - 4) CPF statement for Residential Properties Scheme.

Note: ** only applicable for mortgage loans

FOR OFFICIAL USE ONLY

FACILITY AND COLLATERAL DETAILS			
Loan Amortization:	<input type="checkbox"/> Monthly	<input type="checkbox"/> Bi-Monthly	<input type="checkbox"/> Quarterly
Tenure Type:	<input type="checkbox"/> Instalment	<input type="checkbox"/> Revolving	<input type="checkbox"/> Non Revolving
Value of Collateral:	Date of Valuation:		
Claim Type:	<input type="checkbox"/> 1 st lien	<input type="checkbox"/> 2 nd lien	<input type="checkbox"/> 3 rd lien
Financing Quantum:	Claim Percentage:		
MR Ratio:			
Valuation Type:	<input type="checkbox"/> Professional	<input type="checkbox"/> Cost Price	<input type="checkbox"/> Depreciation
Risk Mitigation Type:	<input type="checkbox"/> Collateral	<input type="checkbox"/> Guarantee	<input type="checkbox"/> Collateral & Guarantee
Risk Mitigation Cat.:	<input type="checkbox"/> Cash & Marketable securities	<input type="checkbox"/> Immovable Assets	<input type="checkbox"/> Movable assets

OFFICER IN CHARGE	<input type="checkbox"/> APPROVED	<input type="checkbox"/> REJECTED
Name: Date:	Management's Signature Date:	Management's Signature Date: