

AVP, Operations & Services
State Bank of India
135 Cecil Street, #04-00
Singapore 069536

MORTGAGE LOAN APPLICATION FORM

HDB Loan Private Property Loan

INSTRUCTIONS

- All fields are mandatory.
- Please use blue/black ink only to fill up the form.
- Please fill the form in BLOCK LETTERS. Tick the correct choice wherever applicable.
- Documents to be submitted along with the application form (originals to be produced for face to face verification)
 - Singaporeans/Permanent Residents:
 - Photocopy of NRIC, both sides (*The NRIC should have latest address of the applicant*)
 - Non-Singaporeans
 - Photocopy of Passport
 - Photocopy of EP/WP/DP
 - Document proof of address (i.e. utility bill, driving license etc.), if not same as in EP/WP/DP
 - Latest Income tax notice of assessment
 - 2 years Income tax notice of assessment (for self-employed)
 - Latest payslip
 - Letter of employment
 - CPF contribution statement
 - CPF balance sheet (if CPF is to be used for the purchase)
 - Option to purchase
- Approval of this application is at the bank's discretion.
 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.
 To apply, call us at 6228 1116 or visit any of our branches, with all the documents as per the checklist for the product, where you will be assisted in filling this form. Existing customers can mail the filled **Mortgage Loan Application Form** with enclosures, if applicable as per the document checklist for the product to AVP, O&S - Assets, State Bank of India, 135, Cecil Street, #01-00, Singapore-069536.

1st APPLICANT INFORMATION

If Existing customer, please provide your CIF*

Personal Details

Dr. Mr. Mrs. Ms. Full Name as in NRIC/Passport*: _____

ID Type* NRIC/Passport ID Document No.* Issue Date Expiry Date Place of Issue

Nationality Singaporean Singaporean PR Others _____ Date of Birth

Sex Male Female Marital Status: Single Married Divorced Others _____

Highest Education Level Post Graduation Graduation Diploma 'A' Level 'O' Level Others _____

Number of dependents	Name	Relationship	Age
1.	_____	_____	_____
2.	_____	_____	_____
3.	_____	_____	_____

Home Address _____

 _____ Postal Code _____

Mailing Address (If different from home address) _____

 _____ Postal Code _____

Home Phone Office Phone Handphone Fax

Email _____

Residence Owned (fully paid up) Mortgaged: Monthly installment S\$ _____ Rented: Monthly installment S\$ _____
 Others _____

Employment Details

Occupation Employee Self-employed Sales/Commissioned Earner Others (Please specify: _____)

Employer/Business: _____ Industry Type: _____

Company Address _____

 _____ Postal Code _____

Position Director Professional Sr. Management Middle Management Supervisor Clerical
 Sales Executive Others

Job Title: _____ Length of Service: _____ Years _____ Months Monthly Fixed Income: S\$ _____

Other Monthly Income: S\$ _____ Source: _____

Name of Previous Employer (if current employment is <2 yrs): _____ Length of Service: _____ Years _____ Months

2nd APPLICANT INFORMATION (To be filled in case of joint account only)

If Existing customer, please provide your CIF*

Personal Details

Dr. Mr. Mrs. Ms. Full Name as in NRIC/Passport*: _____

ID Type* NRIC/Passport ID Document No.* Issue Date Expiry Date Place of Issue

Nationality Singaporean Singaporean PR Others _____ Date of Birth

Other Financing Requirements (if applicable): _____
 Any Discount(s), Rebate(s), Benefit(s), Voucher(s), Subsidy(s), and/or Incentives received from the vendor of the property?
 Yes (Please Indicate Total Amount) S\$ _____ No

(b) For Bridging Loan Expected/Actual Sale Date

D	D	M	M	Y	Y	Y	Y

 Address of Property to be sold _____
 Name(s) of registered owners _____ NRIC / Passport Number _____
 1. _____
 2. _____
 3. _____
 Sale Price / Market Value S\$ _____ (-) Less Loan Outstanding S\$ _____
 CPF Utilized (include Accrued Interest) S\$ _____
 Net Cash Proceeds S\$ _____
 Bridging Loan Repayable in S\$ _____ (CPF) S\$ _____ (Cash)

(c) For Refinancing Current Bank/Financier _____
 Existing Credit Facilities
 Outstanding Home Loan (HL) S\$ _____ Equity Term Loan (ETL) S\$ _____
 Undisbursed Loan Amount (if any) S\$ _____ Equity Overdraft (EOD) S\$ _____
 Total CPF Utilization (Include Accrued Interest) (For Owners) S\$ _____
 Financing Requirements: HL S\$ _____ For _____ Years ETL S\$ _____ For _____ Years EOD S\$ _____
 Do you intend to use your CPF? Yes No If yes: CPF for monthly repayment Yes/No S\$ _____ p.m./Max
 CPF for stamp/legal fees Yes/No S\$ _____
 Do you intend to purchase mortgage insurance? Yes No

SOLICITOR TO ACT FOR CUSTOMER (OPTIONAL)

Law Firm _____ Lawyer _____
 Contact No _____

HOW DID YOU FIND OUT ABOUT OUR LOANS?

Branch Direct Mailer Flyers Newspaper Friends Internet Call Centre
 Real Estate Agent [Company _____ Name as per NRIC _____ NRIC _____]

DECLARATION AND AUTHORIZATION (IMPORTANT: PLEASE READ BEFORE SIGNING)

By signing below,
 • I/We hereby warrant and declare that the information given in this application is true and correct and that I/we have not intentionally or wilfully withheld any material information.
 • I/We confirm that I am/we are the sole beneficial owner(s) of the loan account(s). Beneficial owner includes (i) in the case of a natural person, one who ultimately owns or controls the account (ii) the person on whose behalf a transaction is being conducted, or (iii) the person who exercises ultimate effective control in the case of corporate or unincorporated bodies. I/We further acknowledge that in the event I am/we are not the beneficial owner of the loan account, the Bank will be informed immediately.
 • I/We confirm that I/we will not use any credit facilities from the Bank or any other lender for the cash equity portion.
 • I/We confirm that in the event I/we have received such discount, rebate or any other benefit from the vendor or any other party (including the payment of legal fees or stamp fees) which has the effect of reducing the true purchase price of the Property or part of the Property, the net purchase price excludes such discount, rebate or benefit.
 • I/We hereby declare that I/we have not received and will not be receiving any interest in respect of any credit facility relating to the purchase which has been paid or is payable by the vendor, its agent, nominee or any other person by arrangement with the vendor, irrespective of whether such payment is made to the Bank or as a benefit to me/each of us.
 • I/We hereby declare that I/we have not been granted credit facility(ies) by a financial institution or by the vendor or by any other party for the purchase of the Property or part of the Property.
 • I/We am/are aware and agree that approval of this application is at the Bank's sole discretion, and the Bank is entitled to reject the application without giving any reason or notice to me/us.
 • I/We also warrant that all copies of the documents submitted are true copies, and all become and remain the property of the Bank.
 • I/We hereby authorize the Bank to obtain and verify any information about me/us at the Bank's sole discretion.
 • I/We hereby undertake to pay all fees in connection with the survey and valuation of the property to be mortgaged, such fees being not refundable regardless of whether the application is approved.
 • I/We undertake to pay any out-of-pocket expenses and/or charges incurred in relation to my/our loan application when my/our loan application is approved.
 • I/We confirm that at the time of this application, I/we am/are not undischarged bankrupt(s) in Singapore or any other country and there has been no statutory demand served on me/each of us or legal proceedings commenced against me/each of us.
 • I/We hereby authorize the Bank to inquire from my/our employer(s) for the purpose of this application, any particulars of my/our employment with my/our employer(s) and to obtain and verify such further information about me/us as the Bank may deem fit at its sole discretion.
 • I/We agree that if any of the information given herein becomes inaccurate or misleading or changes in anyway, whether before the application is approved or while the Loan is existing, I/we shall promptly notify the Bank of such changes.
 • I/We consent and authorize the Bank to communicate with me/us with respect of this application by electronic mail or any other means the Bank may deem appropriate at my/our respective address(es) set out in this application.
 • I/We hereby consent that the Bank may, at any time without liability to me/us, disclose any information relating to me/us on any of my/our account which I/we may have with the Bank, to any third party as the Bank may deem fit at the Bank's absolute discretion (including without limitation the Consumer Credit Bureau, the Bank's branches worldwide and its servants, agents, correspondents and independent contractor(s) whenever the Bank considers it in its interest to make such disclosure.
 • I/We understand that the Bank may require a deposit account to be opened or an existing account nominated, to be used as the repayment account for all administrative charge, monthly instalments, payment of arrears, fire insurance premiums, annual review charges, valuation fees, legal costs and all other charges imposed by the Bank. I/We acknowledge that I/we have read and understood fully all the Bank's prevailing Standard Terms and Conditions governing accounts and the terms contained in this application form and agree to be bound by them in connection with the deposit account(s) that may be opened hereunder as well as any and all account(s) designated as deposit account(s) by the Bank that may at this date already be opened by me/us and/or that may hereafter be opened by me/us with the Bank.
 • Where a Housing and Development Board ("HDB") flat is to be used as security for the Loan, I/we further irrevocably authorize the Bank to disclose to the HDB, any information pertaining to myself/ourselves including without limitation all information in relation to my/our application herein, accounts, and facilities with the Bank.
 • I/We declare that the property to be mortgaged is not or will not be acquired by me/us by way of gift or unfair preference, or at an undervalue.
 • I/We declare that the property to be mortgaged is not affected by the HDB's En Bloc Redevelopment Scheme ("SERS")
 • My/Our signing of this application shall constitute my/our written consent for any such disclosure for the purposes of Section 47 of the Banking Act or any other disclosure imposed by law.
 • I/We consent to the Bank disclosing all the information contained in this loan application form, the letter of offer and all my/our bank account(s) details to the insurance company that the Bank specifies in order to enable such insurance company to process my/our application for the mortgage insurance.
 • Where there is more than one applicant, each of us acknowledges that all representations, warranties, declarations, covenants, authorizations herein are deemed to be made by and apply and be binding on all of us jointly and severally.

Signature of Main Applicant/Date _____

Signature of Co-Applicant/Date _____



STATE BANK OF INDIA

FOR BANK'S USE ONLY

Valuation Amount: _____	Date of Valuation <table border="1" style="display: inline-table; border-collapse: collapse;"><tr><td style="width: 20px; height: 20px;"> </td><td style="width: 20px; height: 20px;"> </td><td style="width: 20px; height: 20px;"> </td><td style="width: 20px; height: 20px;"> </td><td style="width: 20px; height: 20px;"> </td><td style="width: 20px; height: 20px;"> </td></tr><tr><td style="font-size: 8px;">D</td><td style="font-size: 8px;">D</td><td style="font-size: 8px;">M</td><td style="font-size: 8px;">M</td><td style="font-size: 8px;">Y</td><td style="font-size: 8px;">Y</td></tr></table>							D	D	M	M	Y	Y	Valuation Firm/Name of Valuer (1) _____
D	D	M	M	Y	Y									
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D	D	M	M	Y	Y									

Other comments

RM Name : _____	Branch: _____	
RM Telephone: _____	<input type="checkbox"/> OFAC Check	<input type="checkbox"/> World Check

Signature of Relationship Manager