

For Office Use

CIF No: _____

A/c No: _____

Product Code: _____

MORTGAGE LOAN APPLICATION FORM

Private Property Loan

HDB 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

5. 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 our call centre or visit us at 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 **Account Opening Form** with enclosures, if applicable as per the document checklist for the product to Deputy Manager, Asset Products, 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. Miss. 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	Relationship	Age
1.	_____	_____
2.	_____	_____
3.	_____	_____

Home Address

Postal code

Mailing Address (If different from home address)

Postal code

Home Phone Office Phone Hand Phone

Fax Email

FINANCIAL DETAILS

Please list all outstanding loans (e.g., Home Loan, Car Loan and line of credit facilities)

S.No.	Type of Facility	Financial Institution	Collateral Details e.g., Property address	Loan Outstanding Period (Years)	Loan Outstanding Amount/Credit Limit (S\$)	Monthly Repayment	
						Cash	CPF
1.							
2.							
3.							

DETAILS OF PROPERTY TO BE MORTGAGED

Name and Address of Property to be Financed _____

Private Property Type Bungalow Semi-Detached Intermediate Terrace Corner Terrace Condominium Exec. Condominium
 Apartment HUDC (Phase) Others _____

HDB Property Type Exec Maisonette / Apartment Room Model

Name(s) of registered owners _____ NRIC / Passport number _____

- 1.
- 2.
- 3.

Transaction Type New Purchase Direct from HDB Resale Market Re-finance

Property is for Owner Occupation Investment (Expected Rental S\$ _____)

Property Completed Yes No (TOP date: _____)

Property Renovated Yes, In Year _____ Amount Spent S\$ _____ No

Purchase Price :S\$ _____ Date of Purchase Land Area (Landed Property) _____ SQ.ft/SQ.M

Built-in Area : _____ SQ.ft/SQ.M Title Freehold Leasehold (Remaining Years _____)

FINANCIAL REQUIREMENTS

Preferred Package Fixed Sibor Smart Mortgage

(a) For new Purchase of Property Date of Option to Purchase

Net Purchase Price S\$ (-) Less Cash Upfront (___%) S\$
 CPF Lump Sum (___%) S\$
 CPF Grant (For HDB/EC only, if any (___%)) S\$

Mortgage Loan S\$ at Years Stamp Duty S\$ CPF/Cash

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 Refinancing Current Bank Financier

Existing Credit Facilities

Outstanding Mortgage Loan S\$ Equity Term Loan S\$
 Undisbursed Loan Amount (if any) S\$ Equity Overdraft S\$
 Total CPF Utilization (Include Accrued Interest) (For Owners) S\$

Financing Requirements: Mortgage Loan S\$ For Years

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 center
- Real Estate Agent (Company _____ Name as per NRIC _____ NRIC _____)

DECLARATION AND AUTHORISATION (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/we will not use any credit facilities from the Bank or any other lender for the cash equity portion.
- I/We hereby declare to the Bank that I/we have not received a 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.
- 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 authorise 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/either of us or legal proceedings commenced against me/either of us.
- I/We hereby authorise 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 authorise 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 authorise 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, authorisations 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

FOR BANK USE ONLY

Valuation Amount : _____

Date of Valuation

Valuation Firm/Name of Valuer

(1) _____

Valuation Amount : _____

Date of Valuation

(2) _____

Other comments

RM name : _____

Branch : _____

RM Telephone : _____

OFAC Check

World Check

Signature of Relationship Manager