

PROPERTY LOAN

Application Form

If you wish to have a free credit report, you may obtain it within 30 calendar days from the date of approval or rejection of this application via the credit bureau website listed below. Alternatively, you may bring the approval or rejection letter and your NRIC to the following credit bureau's registered office to obtain a free credit report.

Credit Bureau (Singapore) Pte Ltd / www.creditbureau.com.sg / 2 Shenton Way #20-02 SGX Centre 1 Singapore 068804 / Tel: (65) 6565 6363

PERSONAL DATA

PERSONAL DATA			
MAIN APPLICANT Full name as in NRIC/Passport Mr <input type="checkbox"/> Ms <input type="checkbox"/> Mdm <input type="checkbox"/> Dr <input type="checkbox"/> <div style="text-align: right;">(underline surname)</div>		JOINT APPLICANT Full name as in NRIC/Passport Mr <input type="checkbox"/> Ms <input type="checkbox"/> Mdm <input type="checkbox"/> Dr <input type="checkbox"/> <div style="text-align: right;">(underline surname)</div>	
NRIC/Passport No.	Date of Birth	Gender	
Passport Expiry Date:		<input type="checkbox"/> Male <input type="checkbox"/> Female	
Nationality <input type="checkbox"/> Singaporean <input type="checkbox"/> SPR <input type="checkbox"/> Others _____ Other Nationalities <input type="checkbox"/> Y / <input type="checkbox"/> N If Yes, please specify, Other Nationalities: _____ Additional Passport(s) No(s): _____ Additional Passport(s) Expiry Date(s): _____ Passport(s) Issuing Country(ies): _____			
Country of Residence <input type="checkbox"/> Singapore <input type="checkbox"/> Others			
Marital Status <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced			
No. of Dependent(s)	Race		
Highest Qualifications Attained <input type="checkbox"/> University/Post Grad <input type="checkbox"/> Diploma <input type="checkbox"/> A Level <input type="checkbox"/> O Level <input type="checkbox"/> Others _____			
Contact No. (HP)	(O)	(H)	
Email Address			
Home Address			
Residence <input type="checkbox"/> Owned <input type="checkbox"/> Mortgaged <input type="checkbox"/> Parent's or Relative's <input type="checkbox"/> Rented S\$_____ pm <input type="checkbox"/> Others _____			
Residence Type <input type="checkbox"/> Bungalow <input type="checkbox"/> Semi-D <input type="checkbox"/> Terrace <input type="checkbox"/> Pte Apt / Condo <input type="checkbox"/> Maisonette/Town house <input type="checkbox"/> Exec Condo / HUDC <input type="checkbox"/> HDB <input type="checkbox"/> Others _____			
Relationship to Main Applicant:			
Contact No. (HP)	(O)	(H)	
Email Address			
Home Address			
Residence <input type="checkbox"/> Owned <input type="checkbox"/> Mortgaged <input type="checkbox"/> Parent's or Relative's <input type="checkbox"/> Rented S\$_____ pm <input type="checkbox"/> Others _____			
Residence Type <input type="checkbox"/> Bungalow <input type="checkbox"/> Semi-D <input type="checkbox"/> Terrace <input type="checkbox"/> Pte Apt / Condo <input type="checkbox"/> Maisonette/Town house <input type="checkbox"/> Exec Condo / HUDC <input type="checkbox"/> HDB <input type="checkbox"/> Others _____			
Correspondence Address (if different from above)			

EMPLOYMENT DATA

EMPLOYMENT DATA			
<input type="checkbox"/> Employee <input type="checkbox"/> Self-Employed <input type="checkbox"/> Sales / Commission Earner <input type="checkbox"/> Others			
Name of Employer/Business			
Type of Business	Length of Service _____ Yr(s) / _____ Mth(s)		
Occupation	% of Shareholdings: <input type="checkbox"/> ≥25% <input type="checkbox"/> <25% <input type="checkbox"/> Not Applicable		
Mthly Basic/Fixed Income	Mthly Variable/Trade/Rental Income	Eligible Financial Assets (Income)	
Name of Previous Employer / Business (if less than 3 years with current employer)			
Length of Service with Previous Employer _____ Yr(s) / _____ Mth(s)			
Occupation with Previous Employer:- Type of Business			

SOURCE OF WEALTH

Business Ownership: ☐ Income From Employment: ☐ Inheritance / Gift ☐ Investments: ☐ Others ☐ (Please specify: _____)

SOURCE OF FUNDS FOR MONTHLY LOAN REPAYMENT

Personal Savings ☐ Salary ☐ Dividend Receipt ☐ Commission ☐ Own Business ☐ Inheritance/Gift ☐ Return on Investments ☐
Rental Receipt ☐ Others ☐ (Please specify: _____)

SOURCE OF FUNDS FOR DOWNPAYMENT

Personal Savings ☐ Salary ☐ Dividend Receipt ☐ Commission ☐ Own Business ☐ Inheritance/Gift ☐ Return on Investments ☐
Rental Receipt ☐ Others ☐ (Please specify: _____)

PROPERTY TO BE PURCHASED / REFINANCED

Property Address (Pls include Project Name, if any):		Land Area (if any) _____	Built-in Area
Property Type HDB <input type="checkbox"/> 3-Room <input type="checkbox"/> 4-Room <input type="checkbox"/> 5-Room <input type="checkbox"/> Executive Apartment/Maisonette <input type="checkbox"/> Others _____ Private <input type="checkbox"/> Bungalow <input type="checkbox"/> Semi-D <input type="checkbox"/> Intermediate/Corner Terrace Residential <input type="checkbox"/> For Landed Property, No. of Storey _____ <input type="checkbox"/> Condominium <input type="checkbox"/> Executive Condominium <input type="checkbox"/> Apartment <input type="checkbox"/> HUDC (Privatised) <input type="checkbox"/> HUDC (Non-Privatised) <input type="checkbox"/> SIT <input type="checkbox"/> Others _____ Commercial <input type="checkbox"/> HDB Shop House <input type="checkbox"/> HDB Shop Unit <input type="checkbox"/> Office Unit <input type="checkbox"/> Non-Conservation Shophouse <input type="checkbox"/> Conservation Shophouse <input type="checkbox"/> Coffeeshop <input type="checkbox"/> Clinic/Medical Centre <input type="checkbox"/> Retail shop Unit <input type="checkbox"/> Others _____		Tenure <input type="checkbox"/> *Freehold/Leasehold 999 years wef _____ <input type="checkbox"/> Leasehold 99 years wef _____ <input type="checkbox"/> Other: Leasehold _____ years wef _____	
		Purchase Price S\$	Date of Purchase
		Discount/Rebates/Benefits S\$	Nett Purchase Price S\$
		Purpose <input type="checkbox"/> Owner Occupation <input type="checkbox"/> Investment	
		Property <input type="checkbox"/> Completed (Year built: _____) <input type="checkbox"/> Under Construction (expected TOP date: _____)	
Name(s) of Property's Registered Owner(s)		NRIC/Passport No. (Pls include IC/Passport copies if different from applicants IC)	
1.			
2.			
3.			
4.			

FINANCING REQUIREMENT - Select either [(i) or (ii)] AND (iii)

(i) NEW PURCHASE			(ii) REFINANCING		
Initial Cash Upfront	S\$		Existing Bank / Financial Institution		
Purchase Price	S\$		Housing Loan Outstanding	yrs	S\$
Discount / Rebates / Benefits	S\$		Undisbursed Housing Loan Amount		
Nett Purchase Price (net of discount)	S\$		Term Loan Outstanding	yrs	S\$
Bridging Loan 1* (Cash repayment) <small>*Note: Max loan tenor for Bridging Loan is 6 months as per MAS directives.</small>	mths	S\$	Overdraft (Personal use, not part of purchase price) ^		
Bridging Loan 1* (CPF repayment) <small>*Note: Max loan tenor for Bridging Loan is 6 months as per MAS directives.</small>	mths	S\$	Total with Existing Bank		
Bridging Loan 2* (Cash repayment) <small>*Note: Max loan tenor for Bridging Loan is 6 months as per MAS directives.</small>	mths	S\$	CPF withdrawn to-date		
Bridging Loan 2* (CPF repayment) <small>*Note: Max loan tenor for Bridging Loan is 6 months as per MAS directives.</small>	mths	S\$	Additional Term Loan / Gear Up		
Housing Grant (for HDB/Executive Condo only)	S\$		Additional Overdraft / Gear Up		
CPF for Lump Sum Payment	S\$		^ Applicable to commercial property purchase / refinancing only.		
Housing Loan	yrs	S\$			
Term Loan (Personal use, not part of purchase price)	yrs	S\$			
Overdraft (Personal use, not part of purchase price) ^	S\$				
(iii) CPF DETAILS:					
CPF for Monthly Repayment			Yes / No (pls circle)		
CPF for stamp / Legal Fees			Yes / No (pls circle)		S\$

DECLARATION AND AUTHORISATION

IMPORTANT: PLEASE READ BEFORE SIGNING

By signing this application,

- (i) I/We represent and warrant that all information and documents given to you in connection with this application are accurate, complete and not misleading. If any information given is or subsequently becomes inaccurate, incomplete, misleading or changes in any way, whether before this application is approved or while the credit facilities are existing, I/We will promptly notify you of any such change;
- (ii) I/We confirm that I/we have provided full and complete information in relation to my/our Nationality including dual/multiple Nationalities if any and I/we shall inform the Bank in writing of any changes to my/our Nationality.
- (iii) I/We confirm that I/We have read, understood and agree to be bound by the Bank's Standard Terms and Conditions Governing Credit Facilities ("Standard Terms") and Terms and Conditions Governing Accounts and Services ("Account Terms") including any variation the Bank makes to such terms and conditions;
- (iv) I/We confirm that I/We have read and understood the Bank's Privacy Notice (Individual) (available at www.uob.com.sg and the Bank's branches) which forms part of the terms and conditions governing my/our relationship with the Bank. I/We consent to the Bank collecting, using and disclosing my/our personal data for Basic Banking Purposes, Co-Branding Purpose, Research Purpose and Marketing Purpose as described in the Bank's Privacy Notice (Individual). I/We note that (a) I/We may withdraw consent for any or all of the purposes at any time; (b) if I/We withdraw consent for Basic Banking Purposes and /or Co-branding Purpose, the Bank may not be able to continue to provide the products and services to me/us; (c) if I/We withdraw consent for Research Purpose and Marketing Purpose, my/our personal data will not be used for these purposes unless I/We expressly and separately consent to the same again.
- (v) I/We consent and authorise the Bank and its officers to disclose and/or verify any information pertaining to me/us, this application, or any of my/our accounts and/or facilities with the Bank (including my/our personal data), to any party the Bank may consider appropriate including any of the Bank's related companies, auditors, valuers, lawyers and other advisors, credit bureaus, insurance providers, HDB, government authorities or any other party set out in the Account Terms for the purposes described in the Bank's Privacy Notice; Without prejudice to the preceding provision, I/We consent and authorise the Bank and its officers to disclose the status and information relating to my/our application to my/our referring agent or the person who refers me/us to the Bank (if any) in connection with the referral.
- (vi) I/We confirm that I am not/none of us is, an undischarged bankrupt and there has not been any statutory demand served on me/any one of us at the time of this application;
- (vii) I/We authorise the Bank to communicate with me/us all information in connection with this application, my/our accounts and any other communications, in accordance with the Account Terms, and
- (viii) I/We acknowledge that the Bank may decline my/our application without giving any reason or notice, and I/We agree that the Bank may keep all documents given to the Bank in connection with this application notwithstanding that this application is declined.

Signature of Main Applicant / Date

Signature of Joint Applicant(s) / Date

FOR OFFICIAL USE ONLY

Salesperson Full Name:	Salesperson Employee ID:
Are you related to referring Agent (if applicable)? <input type="checkbox"/> Yes <input type="checkbox"/> No	Witnessed / Acknowledged by: _____ Salesperson Name

BRIDGING LOAN REPAYMENT FROM SALE OF EXISTING PROPERTY (If applicable)

PROPERTY TO BE SOLD	
Expected / Actual Sales Date	
Sale Price / Market Value S\$	S\$
Less: Loan Outstanding	(S\$)
CPF Utilised S\$	(S\$)
HDB Levy (if any) S\$	(S\$)
Nett Cash Proceed:	S\$
Other Remarks (if applicable)	