

<p>Eligibility <u>For the Main Applicant</u></p> <ul style="list-style-type: none"> • Singapore Citizen or Singapore Permanent Resident • Minimum 18 years of age; maximum 65 years of age upon loan maturity • Minimum income of S\$18,000 p.a. (For Local Education Loan part-time studies only) <p><u>For the Guarantor</u></p> <ul style="list-style-type: none"> • Singapore Citizen or Singapore Permanent Resident • Minimum 21 years of age; maximum 65 years of age upon loan maturity • Minimum income of S\$30,000 p.a. (For Local Education Loan) • Minimum income of S\$84,000 p.a. (For Overseas Education Loan) 	<p>Documents Required</p> <ul style="list-style-type: none"> • NRIC (front and back) of Main Applicant/ Guarantor/ Student • Income documents of Main Applicant/Guarantor <p><u>For salaried applicants</u> Latest computerised payslip or Latest Income Tax Notice of Assessment or Past 6 months' CPF Contribution History</p> <p><u>For self-employed/ commission-based earners</u> Last 2 years' Income Tax Notice of Assessment</p> <ul style="list-style-type: none"> • Acceptance letter from school stating type and duration of course • Schedule of payment for course fees or invoice of course • Documents satisfactory to the bank as proof of enrolment
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DETAILS OF STUDENT

Full Name as in NRIC/ Passport _____		NRIC/ Passport No. _____
Age	<input type="checkbox"/> Below 18 years old <input type="checkbox"/> Above 18 years old	Contact No. _____

MAIN APPLICANT'S DETAILS

<input type="radio"/> Mr <input type="radio"/> Ms <input type="radio"/> Mdm <input type="radio"/> Mrs <input type="radio"/> Dr Full Name as in NRIC/ Passport _____ <small>(Please underline surname)</small>		Residential Address as in NRIC/ Passport _____ S ()	
NRIC/ Passport No. _____		Mailing Address (if different from Residential Address as in NRIC/ Passport) _____ S ()	
Date of Birth	Nationality	Email	
Marital Status	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Others _____	Residential Status	<input type="checkbox"/> Fully owned <input type="checkbox"/> Mortgaged <input type="checkbox"/> Rented <input type="checkbox"/> Parents' <input type="checkbox"/> Employer's <input type="checkbox"/> Others _____
Education	<input type="checkbox"/> Primary <input type="checkbox"/> Secondary <input type="checkbox"/> Diploma <input type="checkbox"/> Degree <input type="checkbox"/> Post-Graduate <input type="checkbox"/> Others _____	Residential Type	<input type="checkbox"/> HDB <input type="checkbox"/> Private Condominium/ Apartment/ EC <input type="checkbox"/> Landed <input type="checkbox"/> Others _____
		Length of Stay in Residence _____ years _____ months	

MAIN APPLICANT'S EMPLOYMENT DETAILS

Employment Status	<input type="checkbox"/> Employee <input type="checkbox"/> Self-Employed <input type="checkbox"/> Unemployed	Annual Income	Basic/ Fixed	S\$ _____	Variable	S\$ _____
Company Name	_____	Other Income	_____			
Company Address	_____ S ()	Previous Company	_____			
Designation	_____	Length of Previous Employment	_____ years _____ months			
	Length of Service _____ years	<small>(Please update if current employment is less than 1 years)</small>				

MAIN APPLICANT'S FINANCIAL COMMITMENTS

Relationship with other financial institutions e.g. credit card, car loan, personal credit line, etc

Financial Institution	Facility Type	Loan Amount/ Credit Limit	Monthly Instalment
1. _____	1. _____	1. _____	1. _____
2. _____	2. _____	2. _____	2. _____

MAIN APPLICANT'S PERSONAL REFERENCES

Name of Relative not living with you	_____	Relationship to Applicant	_____
Contact No.	_____ (H)	_____ (O)	_____ (HP)

DETAILS OF GUARANTOR(S)

GUARANTOR 1						GUARANTOR 2							
Relationship	<input type="radio"/> Parent/ Parent in-laws <input type="radio"/> Child <input type="radio"/> Spouse <input type="radio"/> Sibling <input type="radio"/> Legal Guardian/ Others						Relationship	<input type="radio"/> Parent/ Parent in-laws <input type="radio"/> Child <input type="radio"/> Spouse <input type="radio"/> Sibling <input type="radio"/> Legal Guardian/ Others					
Full Name as in NRIC/ Passport _____ <small>(Please underline surname)</small>						Full Name as in NRIC/ Passport _____ <small>(Please underline surname)</small>							
NRIC/ Passport No. _____						NRIC/ Passport No. _____							
Date of Birth _____ Nationality _____						Date of Birth _____ Nationality _____							
Marital Status <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> _____						Marital Status <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> _____							
Education <input type="checkbox"/> Primary <input type="checkbox"/> Secondary <input type="checkbox"/> Diploma/ Pre-University <input type="checkbox"/> Degree <input type="checkbox"/> Post-Graduate <input type="checkbox"/> Others _____						Education <input type="checkbox"/> Primary <input type="checkbox"/> Secondary <input type="checkbox"/> Diploma/ Pre-University <input type="checkbox"/> Degree <input type="checkbox"/> Post-Graduate <input type="checkbox"/> Others _____							

DETAILS OF GUARANTOR(S)							
Residential Address as in NRIC/ Passport _____ S ()				Residential Address as in NRIC/ Passport _____ S ()			
Mailing Address (if different from Residential Address as in NRIC/ Passport) _____ S ()				Mailing Address (if different from Residential Address as in NRIC/ Passport) _____ S ()			
Contact No.	_____ (H)	_____ (O)	_____ (HP)	Contact No.	_____ (H)	_____ (O)	_____ (HP)
Email _____				Email _____			
Residential Status	<input type="checkbox"/> Fully owned	<input type="checkbox"/> Mortgaged	<input type="checkbox"/> Rented	Residential Status	<input type="checkbox"/> Fully owned	<input type="checkbox"/> Mortgaged	<input type="checkbox"/> Rented
	<input type="checkbox"/> Parents'	<input type="checkbox"/> Employer's	<input type="checkbox"/> _____		<input type="checkbox"/> Parents'	<input type="checkbox"/> Employer's	<input type="checkbox"/> _____
Residential Type	<input type="checkbox"/> HDB	<input type="checkbox"/> Private Condominium/ Apartment/ EC		Residential Type	<input type="checkbox"/> HDB	<input type="checkbox"/> Private Condominium/ Apartment/ EC	
	<input type="checkbox"/> Landed	<input type="checkbox"/> _____			<input type="checkbox"/> Landed	<input type="checkbox"/> _____	
Length of Stay in Residence _____ years _____ months				Length of Stay in Residence _____ years _____ months			
GUARANTOR'S EMPLOYMENT DETAILS							
Employment Status	<input type="checkbox"/> Employee	<input type="checkbox"/> Self-Employed (No. of employees: _____)		Employment Status	<input type="checkbox"/> Employee	<input type="checkbox"/> Self-Employed (No. of employees: _____)	
Company Name	_____			Company Name	_____		
Company Address	_____ S ()			Company Address	_____ S ()		
Designation	_____		Length of Service _____ years	Designation	_____		Length of Service _____ years
Annual Income	Basic/ Fixed	S\$ _____	Variable	S\$ _____	Annual Income	Basic/ Fixed	S\$ _____
Other Income	_____			Other Income	_____		
Previous Company	_____			Previous Company	_____		
Length of Previous Employment	_____ years _____ months			Length of Previous Employment	_____ years _____ months		
GUARANTOR'S FINANCIAL COMMITMENTS							
Relationship with other financial institutions e.g. credit card, car loan, personal credit line, etc				Relationship with other financial institutions e.g. credit card, car loan, personal credit line, etc			
Financial Institution	Facility Type	Loan Amount/ Credit Limit	Monthly Instalment	Financial Institution	Facility Type	Loan Amount/ Credit Limit	Monthly Instalment
1. _____	_____	_____	_____	1. _____	_____	_____	_____
2. _____	_____	_____	_____	2. _____	_____	_____	_____
GUARANTOR'S PERSONAL REFERENCES							
Name of Relative not living with you	_____	Relationship to Applicant	_____	Name of Relative not living with you	_____	Relationship to Applicant	_____
Contact No.	_____ (H)	_____ (O)	_____ (HP)	Contact No.	_____ (H)	_____ (O)	_____ (HP)
FINANCING REQUIREMENTS							
Education Institution	_____ (the "Institution")					<input type="checkbox"/> Local Institution	<input type="checkbox"/> Overseas Institution
Course Applied	_____						
Country of Study	_____		Type of Study	<input type="checkbox"/> Full-Time		<input type="checkbox"/> Part-Time	
Remaining Period of Study _____ (months) ending on _____ (dd/mm/yyyy) (the "Remaining Period of Study")							
Course Fees	\$ _____	Type of Currency	_____	Loan Amount	S\$ _____		
For currencies other than Singapore Dollar, amount requested will be converted to the respective currency according to the foreign currency exchange rate as determined by the bank on the day of disbursement.							
Loan Tenure	_____ year(s)			For Local Studies Financing : Minimum Loan Tenure is 1 year, Maximum Loan Tenure is 8 years For Overseas Studies Financing : Minimum Loan Tenure is 3 years, Maximum Loan Tenure is 10 years			
Repayment Schemes	a) Interest Servicing	<input type="checkbox"/> 1 year	<input type="checkbox"/> 2 years	<input type="checkbox"/> 3 years	Standard Repayment _____ year(s)		
	b) Partial Repayment	<input type="checkbox"/> 1 year	<input type="checkbox"/> 2 years	<input type="checkbox"/> 3 years			
Note: 1. Maximum Interest Servicing/ Partial Repayment period is 3 years or duration of course whichever is shorter. 2. Standard Repayment period must be equivalent or longer than Interest Servicing/ Partial Repayment period. 3. Scheme combinations allowed: a) Interest Servicing OR Partial Repayment followed by Standard Repayment b) Standard Repayment only							

HOW DID YOU FIND OUT ABOUT OUR LOAN?

<input type="checkbox"/> Branch	<input type="checkbox"/> Newspaper	<input type="checkbox"/> TV	<input type="checkbox"/> Internet	<input type="checkbox"/> Direct mailer/ Flyer	<input type="checkbox"/> Magazines/ Newsletter
<input type="checkbox"/> Agent	<input type="checkbox"/> Member-Get-Member	<input type="checkbox"/> Friends	<input type="checkbox"/> Showflat / Roadshow	<input type="checkbox"/> Telemarketing	<input type="checkbox"/> Others _____

DECLARATION AND AUTHORIZATION BY APPLICANT

By signing below, I/we hereby:-

- 1) Request that a Maybank Education Loan (the "Loan") be granted to me/us in the amount specified herein or such other amount as Maybank may approve;
- 2) Agree to:-
 - (a) be bound by the **Special Conditions for Maybank Education Loans** (the "Special Conditions") set out below and **Maybank's Terms and Conditions for Banking Facilities**, which are available at Maybank's branches in Singapore and at www.maybank2u.com.sg (both of which I/we have read and understood) upon my/our acceptance of Maybank's Letter of Offer; and
 - (b) abide by the prevailing Terms and Conditions governing accounts and the relevant services linked to my/our account(s) with Maybank (copies of which are available at Maybank's branches in Singapore) and any amendment as Maybank may from time to time impose;
- 3) Warrant and represent that:-
 - (a) the agreement between the Student and the Institution is genuine and at arm's length and I/we am/are not related to the Institution in any way nor do I/we have any interest in the Institution's business;
 - (b) all copies of documents submitted to Maybank are true and complete copies, and that all statements made and information furnished to Maybank in this application or elsewhere (including but not limited to all statements and information relating to the guarantor, if any) are in all respects correct, complete and accurate. I/We acknowledge that in considering my/our application, Maybank will rely on such documents, statements and information;
 - (c) I/We am/are not undischarged bankrupt(s) and that there has been no Statutory Demand served on me/us and that there have been no legal proceedings commenced against me/us at the time of this application; and
 - (d) I/We have neither applied for nor have any existing education loans for the Approved Course with any other bank(s) and confirm that in the event we are granted the education loan for the Approved Course by Maybank we will not apply for another education loan for the Approved Course with any other bank(s).
- 4) Authorise Maybank to:-
 - (a) conduct credit checks on me/us and to obtain and verify any information about me/us as Maybank deems fit and I/we hereby authorise all persons/entities from whom Maybank may request information on me/us, to disclose all information (confidential or otherwise) so requested by Maybank without reference to me/us; and
 - (b) send by ordinary mail or such other means as Maybank may at its discretion select and at my/our sole risk the Letter of Offer, cheque(s)/cashier's order(s) issued in disbursement of the Loan, my/our ATM, credit or debit cards (if any) and all other documents and communications addressed to me/us to any of my/our address(es) for the time being on Maybank's records;
- 5) Confirm and acknowledge that Maybank has the right to reject my/our application at its sole discretion without giving any reason;
- 6) Further authorise Maybank, at its discretion, at any time, from time to time, to disclose any information and/or data relating to myself/ourselves and my/our account(s) and/or credit cards (if any) with Maybank, or any other information as Maybank may deem necessary (including but not limited to this application and all information provided in connection herewith):-
 - (a) to any of Maybank's head office, representative and branch offices and to any of its related company or associated company, in any jurisdiction;
 - (b) to any government or regulatory agency or authority; to any of Maybank's potential assignee or transferee or to any person who has or may enter into contractual relations with Maybank in relation to the Education Loan;
 - (c) to any credit bureau (including, without limitation, Credit Bureau (Singapore) Pte Ltd), as well as the members of such credit bureau; and
 - (d) to any other third parties (including, without limitation, credit reference or evaluation agencies), wherever situated for any purpose whatsoever;
- 7) Acknowledge that the provision of this application form does not automatically indicate that Maybank will accept the contents and extend the products/services stated herein.
- 8) 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 unincorporate bodies. I/ We further acknowledge that in the event I am not the Beneficial Owner of the loan account, the bank will be informed immediately.
- 9) Confirm that none of my/our spouse(s), dependent(s) of my/our spouse(s), my/our children, spouse(s) of my/our children, my/our parent(s), my/our sibling(s) and/or spouse(s) of my/our sibling(s) is/are employee(s)/director(s) of Malayan Banking Berhad or Malayan Banking Group, and none of my/our guarantor(s) is/are employee(s)/director(s), or spouse(s), dependent(s) of the spouse(s), child(ren), spouse(s) of the child(ren), parent(s), sibling(s) and/or spouse(s) of the sibling(s) of the employee(s)/director(s) of the Malayan Banking Berhad or Malayan Banking Group.

DECLARATION AND AUTHORIZATION BY GUARANTOR(S)

By signing below, I hereby:-

- 1) Request that a Maybank Education Loan (the "Loan") be granted to the above named Applicant(s) for the amount specified herein or such other amount as Maybank may approve;
- 2) Warrant and represent that:-
 - (a) all copies of documents relating to me submitted to Maybank in connection with this application are true and complete copies, and that all statements made and information relating to me furnished to Maybank in this application or elsewhere are in all respects correct, complete and accurate. I acknowledge that in considering this application, Maybank will rely on such documents, statements and information; and
 - (b) I am not an undischarged bankrupt and there has been no Statutory Demand served on me and that there have been no legal proceedings commenced against me at the time of this application;
- 3) Authorise Maybank to conduct credit checks on me and to obtain and verify any information about me as Maybank deems fit and hereby authorise all persons/entities from whom Maybank may request information on me, to disclose all information (confidential or otherwise) so requested by Maybank without reference to me; and to send by ordinary mail or such other means as Maybank may at its discretion select and at my sole risk all documents and communications addressed to me to any of my address(es) for the time being on Maybank's records.

I confirm that I am the Parent/ Parent-in-law/ Child/ Spouse/ Sibling/ Legal Guardian * of the Main Applicant.

** Delete where not applicable.*

Signature of Main Applicant and Date
Name :

Signature of Guarantor 1 and Date
Name :

Signature of Guarantor 2 and Date
Name :

DOCUMENTS TO BE SUBMITTED

Please tick wherever relevant. Please note that incomplete forms or applications not accompanied by the required documents will delay processing. The bank reserves the right to request for more documents.

NRIC (front & back) of Applicant / Guarantor(s)

Income Documents of Applicant / Guarantor(s)

- For salaried applicants*
- Latest computerised salary slip
 - Latest Income Tax Notice of Assessment
 - Past six months' CPF statement

- For self-employed/ For commission-based earners*
- Last two years' Income Tax Notice of Assessment

- Acceptance Letter from education institution stating type and duration of course
- Schedule of payment for course fees or bill of course
- Proof of relationship between Main Applicant and Guarantor
- Student Visa or equivalent document (e.g. Confirmation of Enrolment)

FOR BANK'S USE ONLY

Channel	<input type="radio"/> DBC	<input type="radio"/> AB	<input type="radio"/> Branch	KYC done	<input type="radio"/> Yes	<input type="radio"/> No
Ref Programme	<input type="radio"/> None	<input type="radio"/> MGM	<input type="radio"/> Agent	Existing Home Loan Customer? (Main Applicant/Guarantor)	<input type="radio"/> Yes	A/C No: _____
Name of Referror _____ NRIC _____			<input type="radio"/> No			Sig Verified
Name of Company _____ Tel _____			Original App Form	<input type="radio"/> Branch	<input type="radio"/> RCAD	

Additional Remarks/ Comments :

Prepared by Name & Signature of Staff / Date : PF No:	Supported by Name & Signature of Staff / Date : PF No:	Package Indicator
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