

Please note that incomplete forms or applications not accompanied by documents will delay processing time. Malayan Banking Berhad ("Bank") reserves the right to request for more documents where applicable.

Preferred Branch: _____

Personal Details

Main Applicant

Full Name as In NRIC/Passport Mr Ms Mdm Mrs Dr

(Please underline surname)

NRIC/Passport No. _____

Marital Status Single Married Divorced Others _____

No. of Dependants _____

Highest Education Primary Secondary Diploma/Pre-University
 Degree Post-Graduate

Current Residential Address (same as NRIC Yes No)

_____ Postal Code _____

Mailing Address (If different from Residential Address)

_____ Postal Code _____
 (All correspondence will be sent to the Main Applicant only)

Contact No. _____ (H) _____ (O)
 _____ (HP)

Email _____

Residential Ownership Fully owned Mortgaged Rented
 Parents' Employer's Others _____

Residential Type HDB HUDC (Non-Privatised/Privatised)
 Executive Condominium Private Condominium/Apartment
 Landed Others _____

Length of Stay In Residence _____ years _____ months

Joint Applicant Guarantor Total no. Joint Applicant(s)/Guarantor(s) _____
 Full Name as In NRIC/Passport Mr Ms Mdm Mrs Dr

(Please underline surname)

Relationship to Main Applicant _____ NRIC/Passport No. _____

Marital Status Single Married Divorced Others _____

No. of Dependants _____

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 Degree Post-Graduate

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 Executive Condominium Private Condominium/Apartment
 Landed Others _____

Length of Stay in Residence _____ years _____ months

Employment Details

Employment Status Employee Self-Employed Unemployed

Company Name _____

Company Address _____
 _____ Postal Code _____

Designation _____

Industry Type Banking/Finance Building/Construction Government
 IT/Communications Manufacturing Retail/F&B
 Travel/Hospitality Others _____

Current Position Senior Management Professional Middle Management
 Executive Skilled Trades/Clerical Others _____

Length of Current Employment/Business _____ years _____ months

Income Structure Fully Salaried Salary with Commission of 20% and below
 Fully Commissioned Salary with Commission above 20%
 Freelance/Part-Time On Contract

Income Annual Income S\$ _____
 Monthly Fixed Income S\$ _____
 Commission/Freelance Income S\$ _____
 Other Income S\$ _____

Source of Other Income Rental Interest/Dividends Others

Name of Previous Company _____
 (If current employment is less than 1 year)

Length of Previous Employment/Business _____ years _____ months

Employment Status Employee Self-Employed Unemployed

Company Name _____

Company Address _____
 _____ Postal Code _____

Designation _____

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Source of Other Income Rental Interest/Dividends Others

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 (If current employment is less than 1 year)

Length of Previous Employment/Business _____ years _____ months

Financial Commitments

Do you own other property(ies) in Singapore/ Overseas? No Yes
 Address of property _____

Please list ALL your credit facilities with other financial institutions, e.g. credit card, residential property loan, car loan, personal credit line

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

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 Address of property _____

Please list ALL your credit facilities with other financial institutions, e.g. credit card, residential property loan, car loan, personal credit line

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

Details of Property to be Mortgaged

Address of Mortgaged Property

Blk/House No. _____ Unit No. _____

Condo/Estate/Building Name _____

Street Name _____ Postal Code _____

(Please note that the Bank will not send any correspondence to this address unless otherwise specified)

Name(s) of Property's Registered Owner(s) _____ NRIC/PassportNo. _____

1. _____

2. _____

3. _____

4. _____

Land Area (If any) _____ sq ft/sq m Built-in Area _____ sq ft/sq m

Tenure Freehold
 Leasehold _____ years w.e.f. _____

Purpose Owner Occupation
 Investment
 Vacant (Expected monthly rental: S\$ _____)
 Rented (Monthly rental: S\$ _____; expires on _____)

Property Type

HDB 3-Room 4-Room 5-Room Executive Apartment/Mansionette
 HUDC (unprivatised) Others _____

Private Residential Bungalow Semi-D Intermediate/Comer Terrace
 Executive Condominium Apartment
 HUDC (privatised) SOHO Others _____

For Landed Property, please Indicate no. of storeys _____

Commercial HDB Shophouse HDB Shop Unit Office Unit
 Pre-War Shophouse Post-War Shophouse
 Retail Shop Unit Others _____

Industrial Flatted High-Tech Building Landed
 Warehouse Others _____

Industrial Land Type HDB JTC Private

Property Status Completed in _____
 Under Construction (TOP expected in _____)

Private Property Deferred Payment
 Progressive Payment
HDB Built-To Order (BTO) Flat
 Design, Build & Sell Scheme (DBSS) Flat

Financing Requirements

New Purchase

OTP granted No Yes Date of OTP: _____

Purchase with Tenancy No Yes Rental Income S\$ _____; Expiry _____

Benefits from Developer/Vendor No Yes

I/we have received benefits from the Developer/Vendor (e.g. discount(s), rebate(s), interest payment arrangements, voucher(s), subsidy(ies) and/or any form of incentive(s) and amount received is S\$ _____

Purchase Price S\$ _____

Purchase from Developer/HDB Secondary Market

Cash Over Valuation S\$ _____

Cash Downpayment S\$ _____

CPF Downpayment S\$ _____

CPF Grant (For HDB/EC only, if any) S\$ _____

Financing Required: Bridging Loan S\$ _____

Mortgage Loan S\$ _____

Total S\$ _____

Refinancing

Existing Facilities Current bank/Financier _____

Outstanding Mortgage Loan S\$ _____ with remaining _____ years

Undisbursed Loan Amount (If any) S\$ _____ with remaining _____ years

Equity Term Loan (Personal Use) S\$ _____ with remaining _____ years

Equity Overdraft (not part of original purchase payment) S\$ _____

Total with Existing bank S\$ _____

Total CPF Withdrawal to-date (for all registered owners) S\$ _____

Bridging Loan

Property Sold; OTP Date: _____ Property To Be Sold

Address of Property Sold/To Be Sold _____
 _____ Postal Code _____

Sale Price: S\$ _____

Less: Loan outstanding S\$ _____

Less: CPF Utilised - Main S\$ _____

Less: CPF Utilised - Joint S\$ _____

Net Cash Proceeds S\$ _____

Construction Loan

Construction Cost S\$ _____

Construction Period From _____ To _____

Term Loan S\$ _____ For _____ years

Overdraft S\$ _____

Summary of Financing Requirements

	Amount (S\$)	Loan Tenure	
Bridging Loan (Cash)	_____	_____ months (1-6 months, max)	
Bridging Loan (CPF)	_____	_____ months (1-6 months, max)	
Mortgage/Land Loan (New Purchase)	_____	_____ years	
Mortgage/Land Loan (Refinance)	_____	_____ years	
Equity Term Loan (Additional Funds)	_____	_____ years	Loan Purpose: _____
Equity Overdraft (Refinance/Additional Funds)	_____	_____ years	Loan Purpose: _____
Construction Loan	_____	_____ months	<input type="checkbox"/> Reconstruction <input type="checkbox"/> Alterations and Additions

CPF Repayment Details (Only for Mortgage Loan and Construction Loan)

Do you intend to use your CPF? Yes No Monthly instalment: S\$ _____ (from Main Applicant)

(Please attach relevant CPF Statements) S\$ _____ (from Joint Applicant)

Mortgage Protection Insurance

A mortgage protection Insurance plan will protect you against critical illness or death. So when the unexpected happens, your outstanding home loan will be fully paid off, relieving your loved ones of the financial burden of the mortgage repayments.

YES! I would like to find out more about the mortgage protection insurance. Please give me a call.

NO. I have already arranged for my own mortgage protection insurance that is adequate to cover my full outstanding home loan, in the event of my death/terminal illness.

Application for Renovation Loan (Approval In-Principle)

Main applicant must have a minimum annual income of S\$30,000.

Renovation Loan (Approval In-Principle only) for renovating the property to be mortgaged as stated herein

 Yes

 No

Referral Details

I/we confirm that I/we was/were referred to the Bank for this loan application by the person whose details I/we have provided below.

By submitting such personal data to the Bank, I/we represent to the Bank that I/we have obtained the consent of that person for such disclosure in connection with the referral herein.

I/we am/are aware that an incentive may be paid to the referrer and I/we consent to you disclosing to such person that this loan application has been made, whether it was successful and any other information relating to this application and the loan as may be necessary for the purposes of or in connection with this referral incentive.

 Property Agent

 Intermediary

 Member-Get-Member

 Others _____

Name of Property Agent/ Referrer as in NRIC/ Passport	
NRIC of Property Agent/ Referrer	
Name of Company (where applicable)	
CEA No. of Property Agent (where applicable)	
Contact No. of Property Agent/ Referrer	
Signature of Main Applicant	Signature of Joint Applicant

Declaration

By signing this application, I/we hereby: -

1. Confirm that the downpayment including any cash difference on the property to be financed is met from my/our own source of funds and not from credit facilities from any other financial institution(s) regulated by the Monetary Authority of Singapore and/or any moneylender(s) and/or any other source(s) and/or Vendor's loan.
2. Confirm that in the event I/we have received such discounts, subsidies, benefits, rebates and/or loans from the vendors or any party as stated in the application herein, that the net purchase price stated in the loan application excludes such discounts, subsidies, benefits and/or rebates.
3. Confirm that at the time of this application, I am not/neither of us is an undischarged bankrupt and no statutory demand or legal proceedings has been served on or commenced against me/us.
4. Confirm that where the facility request is to finance the purchase of a shop house unit, such property shall be used for business purposes.
5. Authorise you to conduct credit checks and to obtain and/or verify information about me/us from/with any source in accordance with applicable law.
6. Understand that all documents submitted are not returnable and agree to provide any additional information and supporting documents from time to time as may be reasonably required by the Bank.
7. Undertake to pay all fees, expenses and charges reasonably incurred in relation to my/our application(s), where applicable, regardless of the outcome of my/our application(s).
8. Agree that approval of the loan(s), where applicable, is subject to your discretion and that you reserve the right to decline the application(s) without giving any reason.
9. Agree to the purposes set out in your Data Protection Policy (the link to which is provided below) for the collection, use and disclosure of my/our personal data, including authorising you to disclose, information, details or data relating to me/us, my/our accounts and this application to any other person(s) (whether as your service providers, agents, business partners or otherwise) including for the purpose of processing this application to any credit bureau approved or gazetted by The Monetary Authority of Singapore of which the Bank is a member or subscriber and/or any other credit bureau or agency whether located in Singapore or elsewhere or any other member or subscriber of such credit bureau or agency and/or any other person to whom disclosure is permitted or required by any statutory provision or law. I/We further consent to such credit bureau or agency disclosing information about me/us to you or its members or subscribers to enable you or such members or subscribers to assess my/our credit worthiness as a borrower or surety. I/We further consent to you carrying out credit bureau searches during the tenure of the loan. The consent in paragraph 9 shall be in addition to and shall not be in any way prejudiced or affected by any other agreement, expressed or implied, between me/us and you.
10. Agree to abide by the prevailing terms and conditions governing Internet Banking Services, the use of the Bank's ATM Cards, Phonebanking Services and/or such other electronic services made available by you from time to time which are applicable to my/our accounts) including any amendments) that the Bank may from time to time impose, a copy of which is made available at all the Bank's branches in Singapore and www.maybank2u.com.sg, which I/we acknowledge to have read and understood.
11. 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.
12. 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 the Bank 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 Bank or Malayan Banking Group.
13. Confirm that I/we will open and maintain a Maybank Savings/Current account for the purpose of servicing the monthly instalments and all other sums due and owing upon approval of the loan application.
14. By providing the information in this application form (and any other information that I/we may provide to you from time to time in connection with Maybank product and services):

I/We agree and consent to Malayan Banking Berhad and its related corporations (collectively, "Maybank") collecting, using, disclosing and sharing amongst themselves my/our personal data, and disclosing such personal data to Maybank's authorised service providers and relevant third parties for purposes reasonably required by Maybank to process the Applicant(s)' application(s), provide the Applicant(s) with the products or services which the Applicant(s) is/are applying for, as well as the purposes set out in Maybank, Singapore branch's Data Protection Policy, which is accessible at www.maybank2u.com.sg or which may be provided to me/us upon request. I/We confirm I/we have read and understood the Data Protection Policy.

If I/we should withdraw my/our consent to the processing or handling of my/our personal data in respect of any purpose which Maybank may reasonably consider to be essential in order for Maybank to provide me/us with the products and/or services applied for, Maybank shall be entitled to treat the Applicant(s)' facility as having been terminated by the Applicant(s) without prejudice to any rights and remedies which it may have at law against me/us.

Signature of Main Applicant/Date

Signature of Joint Applicant or Guarantor/Date

Name _____

Name _____

Documents To Be Submitted

 Photocopy of NRIC/Passport for all applicants, owners and guarantors

 Income Documents

 Latest computerised pay slip

 Latest Income Tax Notice of Assessment

(Last 2 years' Income Tax Notice of Assessment if self-employed/ commission-based)

You can now print your Notices of Assessment at myTax Portal with your SingPass or IRAS PIN. The service is free. Log on to <http://mytax.iras.gov.sg>

 Latest CPF Statement of Account (If there is utilisation of CPF)

 Current tenancy agreement (If property is used for investment purpose)

Home Loan/Commercial and Industrial Property Loan

New Purchase

 Option to Purchase/Sale and Purchase Agreement

With Bridging Loan

 Option for sale of property

 Loan account statement from existing bank/HDB for the past 6 months

 Latest CPF Withdrawal Statement for property to be sold (If there is utilisation of CPF)

Refinancing

 Loan account statement from existing Bank/HDB for the past 6 months

 Latest CPF Withdrawal Statement for property to be refinanced (If there is utilisation of CPF)

Construction Loan

 Detailed contractor's quotation

 Latest CPF Withdrawal Statement for property to be constructed (If there is utilisation of CPF)

Package Indicator (1) _____ (2) _____

HDB Reference No. _____

Confirmation of proposed loan is a non-staff/director related application Yes No

Valuation

Internal External HDB assigned valuer Other _____

Dated _____ Name of valuer _____ Name of Company (If applicable) _____

EMV: S\$ _____ FSV: S\$ _____ FIV: S\$ _____

Appointed Law Firm

Panel Law Firm (M/S _____)

Non-panel Law Firm (M/S _____) Reasons _____

Referral Program

Referral fee payment in Individual's name Company's name

Remarks/Recommendations

Prepared by _____ Reviewed by _____

Signature of Staff/Date _____

Staff Name _____

Branch _____

PF No. _____ Contact No. _____

Signature of Staff/Date _____

Staff Name _____

Branch _____

PF No. _____ Contact No. _____