

Mortgage Loan Application Form

AIP CASE No. (if applicable) _____ CASE NO. _____	Barcode
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*** Please complete shaded fields for Approval-In-Principle application.**

MAIN APPLICANT <input type="checkbox"/> Borrower <input type="checkbox"/> Mortgagor	CO-APPLICANT <input type="checkbox"/> Co-borrower <input type="checkbox"/> Guarantor <input type="checkbox"/> Mortgagor
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PERSONAL DETAILS

* Full Name as in NRIC/Passport (please underline surname)	<input type="checkbox"/> Dr <input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Mdm	<input type="checkbox"/> Dr <input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Mdm
* NRIC / Passport No.		
* Date of Birth	DD MM YYYY	DD MM YYYY
* Relationship to Applicant	N.A.	
* Residential Address (As in NRIC/Passport)	Block /House No., Street Name _____ Unit No _____ Development _____ _____.Postal Code []	Block /House No., Street Name _____ Unit No _____ Development _____ _____.Postal Code []
* Mailing Address (if different from residential address)	<input type="checkbox"/> Home <input type="checkbox"/> Office <input type="checkbox"/> Others (pls provide details)	
Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female	
Ethnic Type	<input type="checkbox"/> Chinese <input type="checkbox"/> Malay <input type="checkbox"/> Indian <input type="checkbox"/> Others _____	
Marital Status	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Others	
Number of Dependants		
Citizenship/Nationality	<input type="checkbox"/> Singaporean <input type="checkbox"/> Singapore P.R. <input type="checkbox"/> Others _____	
Highest Education Obtained	<input type="checkbox"/> Primary <input type="checkbox"/> Secondary <input type="checkbox"/> 'A' Level <input type="checkbox"/> Diploma <input type="checkbox"/> Degree <input type="checkbox"/> Higher Degree <input type="checkbox"/> Others _____	
Years in Current Residence		
Type of Residence	<input type="checkbox"/> HDB <input type="checkbox"/> Condo/Apt <input type="checkbox"/> Landed <input type="checkbox"/> HUDC <input type="checkbox"/> Others _____	
Ownership Type	<input type="checkbox"/> Owned (Fully Paid) <input type="checkbox"/> Parents'/Relative's <input type="checkbox"/> Provided <input type="checkbox"/> Owned (Mortgaged) <input type="checkbox"/> Rented	
Contact No.	HP _____ Home _____ Office _____	
Email Address		
My Contact Person	Name of Relative Not Staying With You _____ Tel (O) _____ (H) _____ Relationship _____ Address: _____	

EMPLOYMENT

* Employment Type	<input type="checkbox"/> Salaried <input type="checkbox"/> Self-Employed <input type="checkbox"/> Commission Based <input type="checkbox"/> Unemployed	<input type="checkbox"/> Salaried <input type="checkbox"/> Self-Employed <input type="checkbox"/> Commission Based <input type="checkbox"/> Unemployed
* Years in Service	_____ years	
Position in Company	<input type="checkbox"/> Director <input type="checkbox"/> Senior Management <input type="checkbox"/> Professional <input type="checkbox"/> Managerial <input type="checkbox"/> Supervisor <input type="checkbox"/> Executive <input type="checkbox"/> Sales <input type="checkbox"/> Others: _____	
Is ownership of company more than 20%?	<input type="checkbox"/> Yes <input type="checkbox"/> No	Working in the same company as main applicant? <input type="checkbox"/> Yes <input type="checkbox"/> No
Job Title		
Business Type	<input type="checkbox"/> MNC <input type="checkbox"/> Public Company <input type="checkbox"/> Government <input type="checkbox"/> Uniformed Group <input type="checkbox"/> SME <input type="checkbox"/> Others: _____	
Nature of Business	<input type="checkbox"/> Banking/Finance <input type="checkbox"/> Service <input type="checkbox"/> Manufacturing <input type="checkbox"/> Construction <input type="checkbox"/> Others, please state _____	
Company's Name Company's Address (if mailing address is office)		

INCOME INFORMATION/SOURCE OF FUNDS

* Monthly Income	Basic Income S\$ _____ Other Income S\$ _____ (Includes commission, allowance and rental)	Basic Income S\$ _____ Other Income S\$ _____ (Includes commission, allowance and rental)
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MAIN APPLICANT					CO-APPLICANT				
* FINANCIAL BACKGROUND									
Facility Type	Bank	Cash Commitment	Property Address (Development & Unit)	Loan Outstanding	Facility Type	Bank	Cash Commitment	Property Address (Development & Unit)	Loan Outstanding

DETAILS OF MORTGAGED PROPERTY									
NEW PURCHASE					REFINANCE				
Buying from	<input type="checkbox"/> Direct from Developer <input type="checkbox"/> Secondary market		From (Bank Name)						
* Purchase Price	S\$ _____		Original Purchase Price		S\$ _____				
* CPF Lumpsum	<input type="checkbox"/> No <input type="checkbox"/> Yes S\$ _____		Year of original purchase		_____ (YYYY)				
CPF Monthly Instalment	<input type="checkbox"/> No <input type="checkbox"/> Yes S\$ _____		Existing Loan Amount granted		Loan Amount Applied		Loan Purpose		
CPF Stamp/ Legal Fees	<input type="checkbox"/> No <input type="checkbox"/> Yes S\$ _____		Housing Loan S\$ _____		S\$ _____		_____		
Any discount(s), rebate(s), benefit(s), voucher(s), subsidy(ies), and/or incentives received from the Vendor of Property?			Equity Loan S\$ _____		S\$ _____		_____		
<input type="checkbox"/> No <input type="checkbox"/> Yes S\$ _____			Overdraft S\$ _____		S\$ _____		_____		
Source of downpayment			Amount Outstanding		S\$ _____				
<input type="checkbox"/> From savings <input type="checkbox"/> From sale of _____			Amount Undrawn		S\$ _____				
<input type="checkbox"/> Others			Current Monthly Instalment		Cash S\$ _____				
			CPF withdrawn to date:		CPF S\$ _____				

Mortgage Property Details		
* Block /House No., Street Name _____	* Tenor of property	<input type="checkbox"/> Freehold <input type="checkbox"/> Leasehold ____ years wef ____ (YYYY)
_____ Unit No. _____	Construction stage	<input type="checkbox"/> Completed in ____ (YYYY) <input type="checkbox"/> Under Construction T.O.P expected ____ (MM/YYYY)
Development _____ Postal Code [.....]	Payment Scheme	<input type="checkbox"/> Deferred <input type="checkbox"/> Progressive
Land Area:[Sq ft] Built-in Area:[Sq ft]		

* Private Residential Property	<input type="checkbox"/> Bungalow <input type="checkbox"/> Semi-D <input type="checkbox"/> Corner Terrace <input type="checkbox"/> Intermediate Terrace <input type="checkbox"/> Townhouse <input type="checkbox"/> Apartment <input type="checkbox"/> Condo <input type="checkbox"/> Exec Condo	
	No. of storeys _____ (For landed only)	
* HDB Flat	<input type="checkbox"/> 3-Room <input type="checkbox"/> 4-Room <input type="checkbox"/> 5-Room <input type="checkbox"/> Executive <input type="checkbox"/> Multi-Generation	Model Type: _____
Commercial Property	<input type="checkbox"/> Office Unit <input type="checkbox"/> Retail Shop Unit <input type="checkbox"/> HDB Shophouse <input type="checkbox"/> Pre-war Shophouse <input type="checkbox"/> Post-War Shophouse <input type="checkbox"/> HDB Shop Unit	
State of Renovation	<input type="checkbox"/> Original <input type="checkbox"/> Renovated / Refurbished at cost of S\$ _____ in year ____ (YYYY)	
* Purpose	<input type="checkbox"/> Owner Occupied <input type="checkbox"/> Investor. If investor: <input type="checkbox"/> Vacant <input type="checkbox"/> Tenanted with current monthly rental of S\$ _____ Expiring _____	

PREMIUM LOAN FOR MORTGAGECOVER	
<input type="checkbox"/> Yes, I/we would like to apply for the Premium Loan for loan tenure _____ years	
Note: 1. The Premium Loan amount is based on the premium amount as stated in the Benefit Illustration of MortgageCover and it includes a processing fee of 3% charged on the premium amount. 2. MortgageCover applied for must be sufficient to cover the entire approved loan amount.	
<input type="checkbox"/> Single Life Cover Name of Applicant 1 : _____ Premium Loan : \$ _____ (to include 3% processing fee) Name of Applicant 2 : _____ Premium Loan : \$ _____ (to include 3% processing fee)	<input type="checkbox"/> Joint Lives Cover Name of Main Applicant : _____ Name of Joint Applicant : _____ Premium Loan : \$ _____ (to include 3% processing fee)

ELECTRONIC BANKING SERVICES
Applicable for Electronic Banking Services <input checked="" type="checkbox"/> I/we wish to apply for Phone Banking and Internet Banking Access.
By signing below, I / we hereby apply for the Bank's telephone, Internet and electronic banking services as may be made available to me by the Bank from time to time, including but not limited to Phone Banking, Internet Banking and other services that may be launched at a later stage (collectively "Electronic Banking Services"). Further, I acknowledge that my use of the Electronic Banking Services shall be governed by the Customer Terms available at any of the Bank's branches in Singapore and on the Bank's website at www.standardchartered.com.sg. I/we hereby authorise and instruct the Bank to act on any and all instructions received through the use of my Security Codes (which use include User ID Internet Banking PIN and Phone Banking PIN and Additional Logon Pin or passwords or any one or combination of them), including but not limited to transfer of funds (subject to limits as may be imposed by the Bank from time to time) from my account(s) with the Bank (which I am/are entitled to operate solely or jointly) to any third party accounts that I/we may designate or may be designated through the use of my Security Codes from time to time.
<input type="checkbox"/> No, I/we do not wish to apply for Phone Banking and Internet Banking Access.

APPROVAL-IN-PRINCIPLE LOAN APPLICATION

Please note that this does not constitute a legal offer from the Bank. The final approval of your Mortgage Loan is subject to us receiving all the required documents from you and validating the information contained herein. The Bank reserves the right at its absolute discretion to decline your formal loan application or vary the final loan amount and approval conditions notwithstanding that a conditional approval has been given to you previously. This conditional approval will expire within 30 days from the date of this application. We will use our best effort to process your Mortgage Loan application. However, you are to note that the Bank shall not be held liable in any manner whatsoever for any delay in the Mortgage Loan approval for any reasons.

DECLARATION

By signing or submitting this application:

you represent and warrant that all information (including any documents) you have given to us in connection with the application is correct, complete and not misleading. (If this is not the case you may be personally liable.); If any of the information given herein becomes inaccurate or misleading or changes in any way, whether before this application is approved or whilst the facility is outstanding, or while your accounts with us are still open, you will promptly notify us of such changes.

you authorise us to verify or exchange any of the information you have given to us or your credit standing from anyone we may consider appropriate (such as an authority or credit reference agency);

you agree and confirm that all your instructions provided to us in this application form (both on the front and back pages) are correct and that we are fully authorised and entitled to act and rely on the said instruction and you agree be bound by them. You hereby agree to be notified via SMS on the status of your Housing Loan application.

you acknowledge that we may decline your application without giving you any reason for doing so. If this happens, no contractual relationship arises between us and you and you consent to us retaining all supporting documents submitted by you for the processing of this application, regardless of whether this application is approved or not;

you confirm and agree that we may give any information in connection with this application (including your personal information) to any service provider (whether located in or outside of Singapore) for the purposes of providing any service to you in connection with this application (including data processing);

you consent to each of Standard Chartered PLC and its subsidiaries and affiliates (including each branch or representative office) ("Standard Chartered Group") its officers, employees, agents and advisers disclosing information relating to you (including details of the accounts, products or any security interest) to our head office and any other member of the Standard Chartered Group in any jurisdiction ("permitted parties"); professional advisers, service providers or independent contractors to, or agents of, the permitted parties, such as debt collection agencies, data processing firms and correspondents who are under a duty of confidentiality to the permitted parties; any actual or potential participant or sub-participant in relation to any of our obligations under our banking agreement between us, or assignee, novatee or transferee (or any officer, employee, agent or adviser of any of them); any credit reference agency, rating agency, business alliance partner, insurer or insurance broker of, or direct or indirect provider of credit protection to, or any permitted parties; any court, tribunal or authority (including an authority investigating an offence) with jurisdiction over the permitted parties; a merchant or a member of Visa International or MasterCard International where the disclosure is in connection with use of a card; any authorised person or any security provider; anyone we consider necessary in order to provide you with services in connection with an account. Where a Housing and Development Board ("HDB") flat is to be used as security for the mortgage loan, you irrevocably authorise us to disclose to the HDB/CPFB any information pertaining to you including without limitation all information in relation to your application herein, accounts, and facilities with us. This authorisation will continue notwithstanding the loan not being approved or account(s) not opened.

you have, read and understood our Standard Terms and Conditions Related To Banking Facilities Granted To Individuals and other applicable terms, our Customer Terms our Current/Cheque/Savings Account and Time Deposit Terms and other applicable terms forming our banking agreement which are also available upon request and you agree to be bound by them. You acknowledge that you are bound by any variation we make to these documents, in accordance with our banking agreement. In particular, you understand that by entering into our banking agreement you give indemnities, authorisations, consents and waivers and agree to limitations on our liability;

you confirm that you are not undischarged bankrupt and that there has not been any statutory demand served on you at the time of this application.

you consent to us contacting you at the address, email address phone and fax numbers you have provided to us, to give you information on other products and services that we, or our strategic partners, may offer. You further consent to us sharing any of your information in relation to this application with our strategic partner;

you consent to us sending at your sole risk, by ordinary mail or other means we deem appropriate, any credit card, all information regarding your account, personal identification number, all statements of accounts, your security codes relating to your access to the electronic banking services and any other communications or correspondences (collectively "personal information") in accordance to your addresses on our records. You agree that any risks (eg, non-receipt or disclosure to any unauthorised third party) arising from the sending of the personal information will be fully borne by you and that the we will not be held responsible in any way for any losses that may be suffered by you as a result of the non-receipt or disclosure of the same to any unauthorised third party.

you agree that at your sole risk, we are authorised but not obliged, to receive any instruction given by or over telephone, mobile telephone, telex, facsimile transmission, telegraph, cable, computer, email or any other electronic equipments, short message services (SMS) from mobile telephone (collectively "Oral Instructions") from or purporting to be from you without separate verification by us as to the genuineness of the Oral Instructions;

You declare that, other than the discount(s), rebate(s), benefit(s), voucher(s), subsidy(ies), and/or incentive(s) (collectively "Benefits"), if any, disclosed by you, you have not received any other Benefits whatsoever from the vendor of the property to be mortgaged. You undertake to notify us immediately upon you receiving or becoming entitled to any other Benefits and you understand that the quantum of the banking facilities granted herein may be reduced in the event that you receive or become entitled to or eligible for any Benefits. You declare that, other than the loan(s) or other credit facility(ies), if any, obtained from other financial institutions for the purchase of the property, disclosed by you above, you have not obtained any or other loan(s) or other credit facility(ies) from other financial institutions or the purchase of the property.

You undertake to notify us immediately upon you obtaining any or other loan(s) or other credit facility(ies) from other financial institutions for the purchase of the property and you understand that the quantum of the banking facilities granted herein may be reduced in the event that you obtain any other loan(s) or other credit facility(ies) from other financial institutions for the purchase of the property. You also agree to be bound by any terms and conditions governing any facilities, features and services relating to such account(s) as you may apply for and/or utilise from time to time.

You understand that a Current/Cheque and Save account will be opened or an existing account nominated in conjunction with your application for a mortgage loan ("account"), and the account will be used as the repayment account for all administrative charges, monthly instalments, payment of arrears, fire insurance premiums, annual review charges, valuation fees, legal costs and all other charges imposed by us. You further authorise us to debit any of your accounts maintained with us either singly or jointly with any other person for any arrears, outstanding fees, monthly repayment, accrued interest and all other monies due and payable to us without any further reference to you.

ACCOUNT OPENING

Deposit Account	Signing Requirements	Sub Prod (for bank use)
<input type="checkbox"/> Open new deposit account _____ <input type="checkbox"/> Use existing account no. _____	Please tick in the <input type="checkbox"/> <input type="checkbox"/> Individual <input type="checkbox"/> Joint OR <input type="checkbox"/> Joint AND	

Main Applicant's Signature	Verified By	Voice Log details: (AIP only)	Co-Applicant's Signature	Verified By	Voice Log details: (AIP only)
Date		Branch:	Date		Branch:
Name (Please print)	Name:	Date:	Name (Please print)	Name:	Date:
		Time:.....			Time:.....
		SCB Phone Ext:.....			SCB Phone Ext:.....

FOR BANK USE ONLY

Main Applicant Existing Customer : <input type="checkbox"/> Yes <input type="checkbox"/> No	Joint Applicant Existing Customer : <input type="checkbox"/> Yes <input type="checkbox"/> No
Approved/Certified True Copy	
Name Signing No.	Name Signing No.