

Home Suite Application Form



AIP Number: _____

Full Case Number: _____

□	□	□	□	□	□	□	□
---	---	---	---	---	---	---	---



Besides a wide range of innovative home loans at attractive interest rates, our Home Suite comes enhanced with a complimentary suite of privileges and services, plus a range of optional features to suit your needs. Alternatively, you can choose only the basic home loan.

Home Suite

Please tick the optional product accordingly

OR

Basic Home Loan only

For Bank Use Only

- Mortgage
- Checking account
- Online Banking
- ATM/Debit card

- Credit Card (For main applicant only)
- MRTA (Insurance)

- Mortgage
- Checking account
- Online Banking
- ATM/Debit card

- Mortgage Post-Approval

Please complete all Sections.

* Mandatory for AIP	MAIN APPLICANT	CO-APPLICANT
SECTION 1: PERSONAL DETAILS		
* Full Name as in NRIC/Passport (please underline surname)	□ Dr □ Mr □ Mrs □ Miss □ Mdm	□ Dr □ Mr □ Mrs □ Miss □ Mdm
<input type="checkbox"/> NRIC <input type="checkbox"/> Passport No	□ Borrower □ Mortgagor	□ Co-borrower □ Guarantor □ Mortgagor
* 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)	<input type="checkbox"/> Home <input type="checkbox"/> Office <input type="checkbox"/> Others (pls provide details)
Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female	<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 _____	<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	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Others
* Number of Dependants	<input type="checkbox"/> One <input type="checkbox"/> Two <input type="checkbox"/> Three <input type="checkbox"/> Others _____	<input type="checkbox"/> One <input type="checkbox"/> Two <input type="checkbox"/> Three <input type="checkbox"/> Others _____
Citizenship/Nationality	<input type="checkbox"/> Singaporean <input type="checkbox"/> Singapore P.R. <input type="checkbox"/> Others _____	<input type="checkbox"/> Singaporean <input type="checkbox"/> Singapore P.R. <input type="checkbox"/> Others _____
* Highest Education Obtained	<input type="checkbox"/> Pri/Secondary <input type="checkbox"/> Technical Certification <input type="checkbox"/> GCE 'O'/'N' level <input type="checkbox"/> 'A' Level <input type="checkbox"/> Diploma <input type="checkbox"/> Degree <input type="checkbox"/> Higher Degree/Professional Qualification <input type="checkbox"/> NA	<input type="checkbox"/> Pri/Secondary <input type="checkbox"/> Technical Certification <input type="checkbox"/> GCE 'O'/'N' level <input type="checkbox"/> 'A' Level <input type="checkbox"/> Diploma <input type="checkbox"/> Degree <input type="checkbox"/> Higher Degree/Professional Qualification <input type="checkbox"/> NA
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 _____	<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) – Please provide details in Sect 3 <input type="checkbox"/> Rented	<input type="checkbox"/> Owned (Fully Paid) <input type="checkbox"/> Parents'/Relative's <input type="checkbox"/> Provided <input type="checkbox"/> Owned (Mortgaged) – Please provide details in Sect 3 <input type="checkbox"/> Rented
Contact No.	HP _____ Home _____ Office _____	HP _____ Home _____ Office _____
My Contact Person	Name _____ Relationship _____ Tel (O) _____ (H) _____	Name _____ Relationship _____ Tel (O) _____ (H) _____
SECTION 2: EMPLOYMENT AND INCOME INFORMATION		
* 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	_____ 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: _____	<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	<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 / Designation		
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: _____	<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 _____	<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 and Address (if mailing address is office)		
* Monthly Income	Basic S\$ _____ Other Income S\$ _____	Basic S\$ _____ Other Income S\$ _____

Main Applicant Please initial

Co-Applicant Please initial

SECTION 7: APPROVAL-IN-PRINCIPLE LOAN APPLICATION

Please note that this does not constitute a binding offer from the Bank. The final approval of your mortgage facility is subject to us receiving all the required documents from you and validating the information contained herein. The Bank reserves the right to decline your formal mortgage facility application or vary the final facility 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. The Bank will process your application for a mortgage facility on a best effort basis. Please note that the Bank shall not be liable under any circumstances whatsoever for any delay in the approval of your application for a mortgage facility.

SECTION 8: DECLARATION

By signing or submitting this application:

1. 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, at any point in time you will promptly notify us of such changes;
2. 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 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;
3. 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 or moneylender (as defined in section 2 of the Moneylenders Act (Cap 188) ("moneylender")) or your employer);
4. You agree and confirm that all your instructions provided to us in this application form are correct and that we are fully authorised and entitled to act and rely on the said instruction and you agree to be bound by them. You hereby agree to be notified via short message services ("SMS") on the status of your application;
5. 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);
6. You have, read and understood our Customer Terms, our Mortgage Facility Terms and our Credit Card Terms forming our banking agreement which are available upon request and you agree to be bound by them for the use of any product we may provide you with.
7. 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;
8. 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 (e.g. 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 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;
9. You declare that except as indicated in this application form under Section 3, you (either in your own name or jointly with another party) (if applicable, this also includes situation where you are a sole proprietor or a partner to any partnership or beneficial owner of any private investment company or special purpose vehicle) do not have any other financial commitments and have not been granted any other credit facility and/or vendor's loan, for the purchase of or otherwise secured by the Mortgaged Property. Such other financial commitments, credit facility and/or vendor's loan may be obtained from Housing Development Board ("HDB"), any financial institution, moneylender, vendor of the Mortgaged Property or any other party/ source. This includes any financial commitments you may have as a staff of a financial institution or where you are acting as a guarantor;
10. You declare that except as indicated in this application form under Section 3, you (either in your own name or jointly with another party) do not have any other financial commitments and have not been granted any other credit facility and/or vendor's loan, for the purchase of or otherwise secured by any other residential property. Such other financial commitments, credit facility and/or vendor's loan may be obtained from HDB, any financial institution, moneylender, vendor of any residential property or any other party/ source. This includes any financial commitments you may have as a staff of a financial institution or where you are acting as a guarantor. Residential property includes private residential property, Executive Condominiums, HUDC flats, DBSS flats, HDB flats, regardless of whether it is completed or still under construction, and any property in Singapore that is permitted or permissible for use solely or partly for residential purposes;
11. You undertake to notify us immediately if you have any other new financial commitments, credit facility and/or vendor's loan, for the purchase of or otherwise secured by the Mortgaged Property or for any other residential property, obtained after the submission of this application form. Such other financial commitments, credit facility and/or vendor's loan may be obtained from HDB, any financial institution, moneylender, vendor of the Mortgaged Property or any residential property, or any other party/ source. This includes any financial commitments you may have as a staff of a financial institution or where you are acting as a guarantor. Residential property includes private residential property, Executive Condominiums, HUDC flats, DBSS flats, HDB flats, regardless of whether it is completed or

- still under construction, and any property in Singapore that is permitted or permissible for use solely or partly for residential purposes. You understand that the quantum of the mortgage facility pursuant to this application may be adjusted accordingly.
12. You declare that this application for the Mortgaged Property is for the purpose as stated in this application form under Section 4.
 13. You declare that except as indicated in this application form under Section 4, you have not received any other discount, rebate, benefit, voucher, subsidy, and/or incentive howsoever named (including but not limited to payment of legal fees or stamp duty) ("Benefits"), from the vendor or any other party. You undertake to notify us immediately upon you receiving or becoming entitled to or eligible for any other Benefits and you understand that the quantum of the mortgage facility pursuant to this application may be adjusted accordingly;
 14. You declare that except as indicated in this application form under Section 4, no other interest in respect of any credit facility for the Mortgaged Property has been paid or is payable by the vendor, its agent, nominee or any person by arrangement with the vendor irrespective of whether payment is made to the Bank, or as a benefit to you;
 15. You confirm that you will ensure that the requisite minimum cash requirement in respect of the Mortgaged Property as required under the relevant laws will be met.
 16. You confirm that you are not an undischarged bankrupt and no statutory demand has been served on you at the time of this application;
 17. 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;
 18. 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 bureau or credit reference agency, rating agency, business alliance partner, insurer or insurance broker of, or direct or indirect provider of credit protection, or any permitted parties; any financial institution which you have or may have dealings for the purpose of conducting credit checks (including in the form of bank references); 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 HDB flat is to be used as security for the mortgage facility, you irrevocably authorise us to disclose to HDB/Central Provident Fund Board ("CPF") 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 mortgage facility not being approved or account(s) not opened;
 19. 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, 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;
 20. You apply for the Bank's electronic banking services and agree to be governed by our banking agreement and our Electronic Banking Terms and Conditions available at any of the Bank's branches in Singapore and on the Bank's website at www.standardchartered.com.sg. You agree to authorise and instruct the Bank to act on any and all instructions received through the use of your Security Codes (which 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 your account(s) with the Bank (which you are entitled to operate solely or jointly) to any third party accounts that you may designate or may be designated through the use of your Security Codes from time to time; and
 21. If applicable, you ask for a Visa/MasterCard credit card account to be opened for you and Standard Chartered Credit Card ("Card") to be issued to you, and that we renew and replace them until termination. If you request for ATM access, you agree that signing or the using of the Card as an ATM card will indicate your acknowledgement and acceptance of our banking agreement.

ACCOUNT OPENING - DEPOSIT ACCOUNT (DDA)

<input type="checkbox"/> Open new deposit account _____	Please tick in the <input type="checkbox"/> for the signing requirements	Sub Prod
<input type="checkbox"/> Use existing account no. _____	<input type="checkbox"/> Individual <input type="checkbox"/> Joint OR <input type="checkbox"/> Joint AND	

Main Applicant's Signature	<u>Sales Staff Use</u> Verified By	Co-Applicant's Signature	<u>Sales Staff Use</u> Verified By
Date:		Date	
Name (Please print)	Name:	Name (Please print)	Name:

Approved/Certified True Copy

Name & Signing No	Name & Signing No.
-------------------	--------------------