

ADDITIONAL FINANCIAL COMMITMENTS

To: CIMB Bank Berhad, Singapore Branch (the "**Bank**")

LOAN APPLICATION FOR CREDIT FACILITIES/REFINANCING OF CREDIT FACILITIES FOR THE PURCHASE OF, AND/OR OTHERWISE SECURED BY, THE PROPERTY AT:

(THE "**Property**")

No.	Type of Facility or Arrangement	Lender**	Collateral Details (if any)	Loan Outstanding* / Credit Limit	Remaining Tenure	Current Interest Rate	Monthly Repayment	
							Cash	CPF
1.				\$	Yrs	%	\$	\$
2.				\$	Yrs	%	\$	\$
3.				\$	Yrs	%	\$	\$
4.				\$	Yrs	%	\$	\$
5.				\$	Yrs	%	\$	\$
6.				\$	Yrs	%	\$	\$
7.				\$	Yrs	%	\$	\$
8.				\$	Yrs	%	\$	\$
9.				\$	Yrs	%	\$	\$
10.				\$	Yrs	%	\$	\$

* Including undisbursed amount

** Lender includes but is not limited to the HDB, any financial institution or moneylender or any person or corporation by whom a motor vehicle is to be bailed to a hirer under a hire-purchase agreement

I, the undersigned, in respect of the loan application for credit facilities/refinancing of credit facilities for the purchase of, and/or otherwise secured by, the Property (the "**Loan Application**"), hereby:

(A) DECLARE that:

(1) The information given to the Bank above, includes:

- i. Relevant Credit Facilities and Arrangements set out in any of the sub-paragraphs (i) to (vii) of paragraph (2) below obtained from the HDB, any financial institution or any moneylender in my name or jointly with another borrower where the funds under the Relevant Credit Facilities and Arrangements have been disbursed but not fully repaid;

- ii. Relevant Credit Facilities and Arrangements set out in any of the sub-paragraphs (i) to (vii) of paragraph (2) below obtained from the HDB, any financial institution or any moneylender in my name or jointly with another borrower where the funds under the Relevant Credit Facility and Arrangements have not been disbursed either in whole or in part;
 - iii. Relevant Credit Facilities and Arrangements (obtained under my name or jointly with another borrower) that I am applying for or has applied for
 - (A) in the case of Relevant Credit Facilities and Arrangements set out in any of the sub-paragraphs (i) to (vii) of paragraph (2) below, from the HDB, any financial institution or any moneylender; or
 - (B) in the case of Relevant Credit Facilities and Arrangements set out in paragraph (2)(viii) below, from any person by whom a motor vehicle is to be bailed to a hirer under a hire-purchase agreement,

in the six months prior to the date of the Loan Application that may still be under the status of application processing and that has not been approved or accepted;
 - iv. Relevant Credit Facilities and Arrangements set out in paragraph (2)(viii) below that is obtained from any person by whom a motor vehicle is bailed to a hirer under a hire-purchase agreement in my name or jointly with another borrower where:
 - (A) no periodic payments are required to be made under the hire-purchase agreement yet; or
 - (B) there is any outstanding periodic payments to be made under the hire-purchase agreement; and
 - v. Relevant Credit Facilities and Arrangements in respect of which I am acting as a guarantor.
- (2) For the purpose of sub section 1 above, "Relevant Credit Facilities and Arrangements" means any of the following:
- (i) a credit facility/ies for the purchase of property;
 - (ii) a refinancing facility for the purchase of property;
 - (iii) a credit facility otherwise secured by property;
 - (iv) a refinancing facility for a credit facility otherwise secured by property;
 - (v) a secured revolving credit facility;
 - (vi) an unsecured revolving credit facility;
 - (vii) any other credit facility, including motor vehicle loans, share financing loans and bridging loans (except bridging loans with a tenure of six months or less); and
 - (viii) any hire-purchase arrangement set out in a hire-purchase agreement.

(3) The information given to the Bank above is/will be true, accurate and complete and that have not intentionally withheld any material information.

(collectively, the "**Declarations**")

- (B) **REPRESENT AND WARRANT** that the Declarations that I have provided herein is true and complete and undertake to inform you of any changes to the Declarations; and
- (C) **UNDERSTAND** that in the event that the Declarations that I have provided here is or proves to be untrue, incomplete, inaccurate or misleading, you shall entitled to reject my Loan Application and/or take whatever actions as you deem fit;
- (D) **AGREE TO INDEMNIFY** you and hold you harmless from and against all losses, damages and expenses (including legal costs on an indemnity basis) which you may suffer as a result of any information given in the Declarations being or becoming untrue, incomplete, inaccurate or misleading, by omission or otherwise, in this declaration form ("**Declaration Form**"). I further agree that your rights under this indemnity shall be in addition to and shall not be in any way prejudiced or affected by any one or more other indemnities, guarantees, securities or other obligations which you may now or may subsequently hold whether from any one or more of the borrower(s), as applicable, or from any other person.

Unless otherwise herein stated, all capitalized terms shall bear the same meaning assigned in MAS Notice 632 and 645.

The Declarations that I have provided herein shall supplement and shall form an integral part of my Loan Application.

I have carefully reviewed and considered the contents of this Declaration Form and confirm that I understand the contents of this Declaration Form.

The terms of this Declaration Form, including the Declarations and representations, may be enforced and relied upon the addressee and the operation of the Contracts (Rights of Third Parties) Act (Cap. 53B) is excluded.

This Declaration Form shall be governed by and construed in accordance with the laws of Singapore.

Dated this _____ day of _____ 20_____

Applicant's Signature

Name (as per NRIC/Passport):

IC No./Passport No.:

Witnessed by:

CIMB Bank Berhad