

Singapore Property Loan Application

Please take a few minutes to tell us about yourself and your banking needs so that we can serve you better.
Please use **BLOCK** letters and tick clearly or delete where applicable.

NOTICE AND CONSENT IN RESPECT OF PRODUCTS AND/OR SERVICES OFFERED BY CIMB BANK BERHAD

I/We agree and consent that CIMB Bank Berhad ("CIMB Bank") may use, disclose and process my/our personal information provided by me/us to CIMB Bank, for one or more of the purposes stated in CIMB Bank's Terms and Conditions Governing Personal Data Protection Act (PDPA) 2012, available at www.cimb.com.sg, including the following purposes:

- processing my/our application and providing me/us with the services/products of CIMB Bank, as well as services and products by other external providers provided through CIMB Bank;
- managing my/our relationship and/or account(s) with CIMB Bank;
- permit and consent to CIMB Bank and its affiliates (including branches), business partners, related corporations and third party service providers/agents (including, without limitation, insurance companies, valuation firms, lawyers/law firms) of CIMB Bank, (whether located within or outside Singapore), to also disclose my/our personal information to CIMB Bank for the purpose of processing my/our application; and
- sending me/us marketing, advertising and promotional information ("Marketing Messages") about other products/services that CIMB Bank and its affiliates, business partners, related corporations and third party service providers/agents may be offering or which CIMB Bank believes may be of interest or benefit to me/us ("Marketing Purpose"), by way of:

Note: Please indicate your consent by inserting a ✓ in the box.

Principal Applicant

Voice Call/Phone Call SMS/MMS (Text Messages) Fax

Joint Applicant/Guarantor (if applicable)

Voice Call/Phone Call SMS/MMS (Text Messages) Fax

Opt Out for Marketing Messages via postal mail and/or electronic transmission to my email address(es);

You have the right to opt out of receiving such messages. Please visit www.cimb.com.sg to find out how. If you do not exercise your right to opt out, you will be deemed to have consented to receiving such messages by CIMB.

About Myself

Name as in NRIC/Passport:

DR MR MRS MS MDM

Date of Birth (dd/mm/yyyy):

NRIC/Passport No.:

Gender: MALE FEMALE

Singapore Permanent Resident: YES NO

Country of Birth:

Country of Domicile:

Nationality:

Alternate Nationality (if applicable):

Race: CHINESE MALAY INDIAN EURASIAN OTHERS (please specify):

Marital Status: SINGLE MARRIED WIDOWED DIVORCED

No. & Age(s) of Dependant(s):

Highest Qualification: POST GRAD./UNIVERSITY DIPLOMA 'A' LEVEL 'O' LEVEL OTHERS (please specify):

Residential Address (please do not provide a P.O. Box Address):

Postal Code:

Mailing Address (if different from Residential Address):

Postal Code:

Home No.:

Mobile No.:

Office No.:

Fax No.:

Email Address:

Residence Status: FULLY OWNED MORTGAGE RENTED; RENTAL: S\$ _____ PER MONTH

STAYING WITH FAMILY/RELATIVES OTHERS (please specify):

Name of Singapore Contact Person & Contact Details (if applicant resides overseas):

About My Employment

 Employment Status: EMPLOYEE SELF-EMPLOYED SALES/COMMISSION EARNER OTHERS (please specify):

Name of Company:

Occupation:

Nature of Business:

Length of Employment: _____ YEARS _____ MONTHS

Office Address:

Postal Code:

 Income: FIXED INCOME: S\$ _____ PER MONTH

 VARIABLE ALLOWANCE: S\$ _____ PER MONTH

 TRADE: S\$ _____ PER ANNUM

 COMMISSION: S\$ _____ PER ANNUM

 OTHERS (please specify):

Name & Office Address of Previous Company (if less than 3 years with current company):

Occupation:

Nature of Business:

Length of Employment: _____ YEARS _____ MONTHS

About My Financial Commitments (including guarantees given)

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.				S\$	YRS	%	S\$	S\$
2.				S\$	YRS	%	S\$	S\$
3.				S\$	YRS	%	S\$	S\$
4.				S\$	YRS	%	S\$	S\$

*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.

**Including undisbursed amount.

About My Joint Applicant

 Relationship to Main Applicant: SPOUSE FATHER/MOTHER SON/DAUGHTER OTHERS (please specify):

Name as in NRIC/Passport:

 DR MR MRS MS MDM

Date of Birth (dd/mm/yyyy):

NRIC/Passport No.:

 Gender: MALE FEMALE

 Singapore Permanent Resident: YES NO

Country of Birth:

Country of Domicile:

Nationality:

Alternate Nationality (if applicable):

 Race: CHINESE MALAY INDIAN EURASIAN OTHERS (please specify):

 Marital Status: SINGLE MARRIED WIDOWED DIVORCED

No. & Age(s) of Dependant(s):

 Highest Qualification: POST GRAD./UNIVERSITY DIPLOMA 'A' LEVEL 'O' LEVEL OTHERS (please specify):

About My Joint Applicant (continued)

Residential Address (please do not provide a P.O. Box Address):

Postal Code:

Mailing Address (if different from Residential Address):

Postal Code:

Home No.:

Mobile No.:

Office No.:

Fax No.:

Email Address:

Residence Status: FULLY OWNED MORTGAGE RENTED; RENTAL: S\$ _____ PER MONTH
 STAYING WITH FAMILY/RELATIVES OTHERS (please specify):

Name of Singapore Contact Person & Contact Details (if applicant resides overseas):

About My Joint Applicant's Employment

Employment Status: EMPLOYEE SELF-EMPLOYED SALES/COMMISSION EARNER OTHERS (please specify):

Name of Company:

Occupation:

Nature of Business:

Length of Employment: _____ YEARS _____ MONTHS

Office Address:

Postal Code:

Income: FIXED INCOME: S\$ _____ PER MONTH VARIABLE ALLOWANCE: S\$ _____ PER MONTH
 TRADE: S\$ _____ PER ANNUM COMMISSION: S\$ _____ PER ANNUM
 OTHERS (please specify):

Name & Office Address of Previous Company (if less than 3 years with current company):

Occupation:

Nature of Business:

Length of Employment: _____ YEARS _____ MONTHS

About My Joint Applicant's Financial Commitments (including guarantees given)

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.				S\$	YRS	%	S\$	S\$
2.				S\$	YRS	%	S\$	S\$
3.				S\$	YRS	%	S\$	S\$
4.				S\$	YRS	%	S\$	S\$

*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.

**Including undisbursed amount.

U.S. Tax Declaration Under Foreign Account Tax Compliance Act (FATCA)

Note: Please indicate a in the Yes or No box for each of the following questions.

1. Are you a U.S. Resident? (including a current work permit)

Principal Applicant : YES NO IF YES, TAX NUMBER: _____

Joint Applicant/Guarantor (if applicable) : YES NO IF YES, TAX NUMBER: _____

2. Are you a U.S. Citizen or a Citizen of a U.S. Territory?

Principal Applicant : YES NO IF YES, TAX NUMBER: _____

Joint Applicant/Guarantor (if applicable) : YES NO IF YES, TAX NUMBER: _____

3. Do you hold a U.S. Permanent Resident Card (Green Card)?

Principal Applicant : YES NO IF YES, TAX NUMBER: _____

Joint Applicant/Guarantor (if applicable) : YES NO IF YES, TAX NUMBER: _____

Property I Wish to Finance

Project Name and Address of Property to be Financed:

Postal Code: _____

1. Name of Owner: _____

NRIC/Passport No.: _____

2. Name of Owner: _____

NRIC/Passport No.: _____

3. Name of Owner: _____

NRIC/Passport No.: _____

Property Type:	<input type="checkbox"/> BUNGALOW/DETACHED*	<input type="checkbox"/> SEMI-D*	*NO. OF STOREYS IN YOUR LANDED PROPERTY: _____	
	<input type="checkbox"/> INTERMEDIATE/CORNER TERRACE*			
	<input type="checkbox"/> EXECUTIVE CONDOMINIUM**	<input type="checkbox"/> APARTMENT**	<input type="checkbox"/> CONDOMINIUM**	**NO. OF ROOMS: _____
	<input type="checkbox"/> HUDC	<input type="checkbox"/> HDB	FLAT TYPE: _____	MODEL: _____
	<input type="checkbox"/> OFFICE	<input type="checkbox"/> SHOP	<input type="checkbox"/> SHOPHOUSE	
	<input type="checkbox"/> OTHERS (please specify): _____			

Land Area (if any): _____ SQ. FT. Built-in Area (if any): _____ SQ. FT.

Purchase Price: _____ Purchase Date: _____

Purpose of Property: OWNER OCCUPATION INVESTMENT (VACANT)
 INVESTMENT (EXPECTED RENTAL PER MONTH: S\$ _____)

Tenure of Property: FREEHOLD
 LEASEHOLD: _____ YR(S) & W.E.F: _____

Property Status: COMPLETED (AGE: _____)
 UNDER CONSTRUCTION (EXPECTED TOP: _____)

Payment Scheme: DEFERRED PAYMENT PROGRESSIVE PAYMENT

Property Renovated: YES (YEAR: _____ AMOUNT SPENT: S\$ _____)
 NO

About My Property Loan Requirements

<input type="checkbox"/> New Purchase		<input type="checkbox"/> Refinancing	
Purchase Price	S\$	Existing Bank/Financial Institution	
Less Cash Rebate/Discounts/Vouchers/ Other Benefits	S\$	Existing Loan Outstanding	S\$
Nett Purchase Price	S\$	Undisbursed Existing Loan	S\$
Cash Upfront	S\$	Term Loan Outstanding	S\$
CPF Downpayment	S\$	Overdraft	S\$
Bridging Loan Cash S\$ _____ CPF S\$ _____	S\$	Total with Existing Bank/ Financial Institution	S\$
CPF for Lump Sum Payment	S\$	CPF Withdrawn To-Date	S\$
Short Term Loan Cash S\$ _____ CPF S\$ _____	S\$	Additional Term Loan	S\$
Loan Amount	S\$	<input type="checkbox"/> CPF for Stamp/Legal Fees <input type="checkbox"/> YES, AMOUNT S\$ _____ <input type="checkbox"/> NO	
	YRS		

Details on the Sale of My Existing Property for Bridging/Short Term Loan (if applicable)

Address of Property to be Sold:

Address of Property to be Sold:		Postal Code:	Sale Price/Market Value: S\$
1. Name of Owner:	NRIC/Passport No.:	Less Loan Outstanding: S\$	
2. Name of Owner:	NRIC/Passport No.:	Less CPF Utilised: S\$	
3. Name of Owner:	NRIC/Passport No.:	Net Cash Proceeds: S\$	
Property Type: <input type="checkbox"/> BUNGALOW/DETACHED <input type="checkbox"/> SEMI-D <input type="checkbox"/> INTERMEDIATE/CORNER TERRACE (please indicate no. of storeys in your landed property): <input type="checkbox"/> APARTMENT <input type="checkbox"/> CONDOMINIUM <input type="checkbox"/> EXECUTIVE CONDOMINIUM <input type="checkbox"/> HUDC <input type="checkbox"/> HDB <input type="checkbox"/> OTHERS (please specify):			

About My Solicitor

Name of Law Firm/Solicitor:

Office Address:

Office No.:

Mobile No.:

Fax No.:

Email Address:

Documents That I Have Enclosed

The Bank reserves the right to request additional supporting documents, where necessary, at any time during the loan application process.

<input type="checkbox"/> Copy of NRIC and Passport of all Applicants & Owners	<input type="checkbox"/> Option to Purchase or Sale & Purchase Agreement (for new purchase)
<input type="checkbox"/> Income Documents:	<input type="checkbox"/> LATEST INCOME TAX ASSESSMENT & CPF STATEMENT (SALARIED) <input type="checkbox"/> LATEST 2 YEARS INCOME TAX ASSESSMENT (SELF-EMPLOYED) <input type="checkbox"/> OTHERS (please specify):
<input type="checkbox"/> Loan Statement from Existing Bank/Financial Institution - Latest 12 months	<input type="checkbox"/> Evidence of Sale of Existing Property (if applicable)
<input type="checkbox"/> Latest CPF Withdrawal Statement for Existing Property to be Refinanced/to be Sold	<input type="checkbox"/> Tenancy Agreement (if applicable)

U.S. Tax Declaration Under Foreign Account Tax Compliance Act (FATCA)

1. I/We hereby confirm the information provided is true, accurate and complete.
2. Subject to the applicable local laws, I/we hereby consent for CIMB Bank Berhad (Singapore Branch), its parent or ultimate holding company or any of its affiliates (including branches) (collectively as "CIMB") to share my/our information with domestic or overseas regulators or tax authorities where necessary to establish my/our tax liability in any/the relevant jurisdiction.
3. Where required by domestic or overseas regulators or tax authorities, I/we also understand and agree that CIMB may be required to obtain additional documents and/or forms, which I/we will sign, if I/we am/are subject to the relevant jurisdiction's requirements.
4. Where required by domestic or overseas regulators or tax authorities, I/we understand and agree that CIMB may withhold, and pay out, from my/our account(s) such amounts as may be required according to applicable laws, regulations, guidelines and/or agreements with regulators or authorities and directives.
5. I/We also agree and undertake to notify CIMB (within 30 calendar days), or provide the information if requested by CIMB, if there is a change in any information which I/we have provided to CIMB.

Declaration relating to Tax & Other Serious Offences

1. I/We declare and confirm that:
 - I/We am/are responsible for my/our own tax affairs and ensuring that both I/we and all of my/our account(s) (including but not limited to loan accounts and/or any other accounts opened or to be opened in connection with the property financing) opened and maintained with CIMB Bank Berhad (Singapore Branch) ("CIMB Singapore"), are in compliance with the tax laws of the relevant jurisdiction within which I/we reside, am/are domiciled or tax citizens of;
 - to the best of my/our knowledge, I/we have not wilfully committed nor have been convicted of any serious tax crimes;
 - I/we acknowledge and agree that I/we should take advice from a tax expert in the jurisdiction of my/our tax residence and acknowledge that CIMB Singapore does not provide tax advice to me/us;
 - I/we agree to provide copies of the relevant documents where necessary to CIMB Singapore upon request; and
 - I/we agree that CIMB Singapore may, where required, disclose any and all information in accordance with Clause 4 below.
2. Should there be any change in these circumstances, I/we undertake to immediately notify CIMB Singapore in accordance with Clause 5 and Clause 6 below.
3. I/We also agree to hold harmless, release and agree to indemnify CIMB Singapore, its shareholders, officers, owners, directors, employees, successors, and assigns from any and all liability arising from CIMB Singapore's reliance on the declarations made by me/us.
4. I/We irrevocably and unconditionally authorise and consent to the disclosure of any information relating to me/us and my/our account(s) (including but not limited to loan accounts and/or any other accounts opened or to be opened in connection with the property financing) to the Monetary Authority of Singapore and any statutory and revenue authorities, the police and any public officer conducting an investigation, any branch or Head Office of CIMB Singapore in or outside Singapore, CIMB Singapore's auditors and any person or organisation, whether in Singapore or elsewhere, providing electronic or other services to CIMB Singapore, any person or organisation whether in Singapore or elsewhere, engaged by CIMB Singapore for the purpose of performing or in connection with the performance of services or operational functions of CIMB Singapore where such services or operational functions have been out-sourced, any person to whom disclosure is permitted or required by the Banking Act (Chapter 19) or any statutory provision or law. Without prejudice to the foregoing, I/we further authorise such disclosure,
 - to any credit bureau or any other or other organisation or corporation or to any member thereof, for the purpose of, without limitation, assessing my/our credit worthiness; and
 - in connection with any assignment, transfer or novation by CIMB Singapore in relation to the account(s) (including but not limited to loan accounts and/or any other accounts opened or to be opened in connection with the property financing).
5. I/We shall notify CIMB Singapore promptly of any change of my/our records, particulars, and in particular, change of address.
6. I/We shall also notify CIMB Singapore promptly in writing of any change or variation in my/our signature. CIMB Singapore shall be entitled to a reasonable period of time of not less than 7 Business Days from receipt of such instructions ("processing period") to process such notification of change, and CIMB Singapore shall not be liable to me/us in any manner for any act done or omission made on the basis of the existing instructions, mandate or authorisations during such processing period.
7. I/We shall sign and confirm any confirmation slip, including that related to auditing purposes (if requested to do so) and promptly notify CIMB Singapore of any change in my/our address or personal information.

Declaration by Applicant(s)

1. I/We confirm that the Information given or to be given to CIMB Group¹ ("CIMB Group") is/will be true, accurate and complete and that I/we have not intentionally withheld any material information;
2. I/We declare that the information provided under the section "About My Financial Commitments" and "About My Joint Applicant's Financial Commitments" shall include credit facilities or arrangements (i) where the funds have been disbursed but not fully repaid, (ii) where the funds have not been disbursed either in whole or in part, (iii) which may still be under the status of application processing and that has not been approved or accepted in the 6 months prior to the date of this loan application, (iv) which 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 no periodic payments are required to be made under the hire-purchase agreement yet or there is outstanding periodic payments to be made under the hire-purchase agreement; and/or (v) in respect of which I/we are acting as guarantor(s);
3. I/We authorise CIMB Group to obtain and verify any information about me/us from any source including the HDB, any credit bureau or credit reference agencies, financial institutions, government authorities and/or any other entities;
4. I/We authorise CIMB Group to disclose any information about me/us (as defined in the Banking Act, Chapter 19 Singapore Statutes) in such manner as CIMB Group may require (including without limitation to any credit bureau or credit reference agencies, financial institutions, government authorities and/or any other entities) for any other purpose as CIMB Group deems fit;
5. I/We agree to pay any fee and/or charges incurred in relation to my/our loan application;
6. I/We confirm and warrant that I/we have not received and will not receive any discount, rebate or any other benefit from the vendor or developers of the property (whether in the form of stamp duty or legal fees subsidy or renovation subsidy or otherwise), which will have the effect of reducing the actual purchase price of the property or if I/we have received or will receive any discount, rebate or any other benefit from the vendor or developers of the property, I/we have informed CIMB Group of such incentives, discount, rebate, vouchers or other benefits;
7. I/We declare that I/we am/are not undischarged bankrupt(s) and no statutory demand or legal proceedings have been served or commenced against me/us;
8. I/We warrant that all documents enclosed together with this application are true copies, and shall become and remain the property of CIMB Group;
9. I/We declare that the property to be mortgaged is not or will not be acquired by me/us by way of gift or unfair preference, or at an undervalue;
10. I/We understand that CIMB Group may, in CIMB Group's sole discretion, reject this Application without having to provide any reasons and I/we understand that CIMB Group will not be responsible for any loss, cost, expenses or liabilities incurred by me/us arising from the rejection of this Application or as a result of the time taken to process the Application and any delay arising for any whatsoever reasons;
11. In connection with the Bank Negara Guidelines on Credit Transactions and Exposure with Connected Parties, I/we hereby declare that:
 - I/We am/are staff of the CIMB Group¹
 - To the best of my/our knowledge, I/we have close relative(s)² employed under the CIMB Group or any relative(s) have acted as my guarantor.

Please give details of your close relative(s) in CIMB Group:

Name as in NRIC/Passport	NRIC/Passport No.	Relationship	Acted as Guarantor
			<input type="checkbox"/> YES <input type="checkbox"/> NO
			<input type="checkbox"/> YES <input type="checkbox"/> NO

Please note that where there is no declaration made by the borrower(s), the above declaration is deemed not to be applicable.

¹CIMB Group means CIMB Bank Berhad or CIMB Islamic Bank Berhad or CIMB Investment Bank Berhad or other subsidiaries or companies by the aforesaid respective banking institutions.

²Close relative(s) include parent/spouse of staff including the spouse's dependents/children/spouse of the children/brother and sister/spouse of brother/sister and any other dependents and persons who may influence/be influenced by the staff.

Declaration (Important: Please read before signing)

1. I/We have read and understood the declarations set out in the overleaf. I/We affirm the said declarations and agree to abide and be bound by the matters stated therein.
2. My/Our personal data may/will be disclosed by CIMB, if engaged, to its third party service providers (including insurance companies, valuation firms, lawyers/law firms), which may be outside of Singapore, for processing my/our personal data for CIMB or one or more of the Purposes.
3. I/We represent and warrant that I/we am/are the user and/or subscriber of the telephone number(s) provided by me/us to CIMB, and that I/we have read and understood and agree to all of the above provisions, including the Terms and Conditions Governing Personal Data Protection Act (PDPA) 2012, available at www.cimbbank.com.sg.

➤

Signature of Principal Applicant

Date (dd/mm/yy):

➤

Signature of Joint Applicant

Date (dd/mm/yy):

FOR BANK USE ONLY

INDICATIVE VALUATION (SGD):

VALUATION DATE:

VALUATION FIRM/NAME OF VALUER:

U.S. INDICIA:

-
- U.S. CITIZEN/RESIDENT
-
-
- U.S. BIRTH PLACE

-
- U.S. ADDRESS
-
-
- P.O.A/AUTHORISED SIGNATORIES

-
- U.S. PHONE NO. (+1)
-
-
- HOLD MAIL/'IN-CARE-OF' ADDRESS

CRM APPLICATION NO.:

PARKING BRANCH/CODE:

SALESPERSON NAME:

SALESPERSON EMPLOYEE NO.:

REFERRED BY:

INTEREST RATE PACKAGE CODE: