

To: DBS Bank Ltd

Dear Sir/Madam,

Declaration of Credit Facilities¹

I hereby declare that:

1. the information herein is complete, true and accurate;
2. I have provided to you information on all Relevant Credit Facility(ies)², including credit facilities that I am applying for or have applied for in the last six months but have not yet been approved as at the date herein, that are in my name or held jointly with any person(s) or entity(ies).
3. I have provided to you all documents that you require, including the latest statements available to me and I agree to provide you with any further document upon you giving me notice of the same.

Important Notes:¹ Credit facilities where you are a borrower, joint borrower, guarantor or joint guarantor include the following:

- a) Relevant Credit Facilities² from HDB, a financial institution (including those offered by DBS / POSB) or money lender where you are applying or have applied for in the last six months but have not been approved yet.
- b) Outstanding Relevant Credit Facilities² from HDB, a financial institution (including those offered by DBS / POSB) or moneylender include:
 - i. any credit facility(ies) whether disbursed or not.
 - ii. bridging loans with a loan period of more than six months.
 - iii. any Property² (including residential or non- residential property that is located in or outside Singapore) purchased by a vehicle set up solely by you or jointly with others to purchase such property.

² As defined in MAS Notice 645 dated 28 June 2013 and as may be replaced, supplemented or amended from time to time.**Table A:**

Existing Property Loans or otherwise Secured by Property (inclusive of undisbursed Loans) (eg. Housing Loan, Commercial Property Loan, Term Loan, Secured Overdraft)					
Type of Credit Facility	Financier	O/S Amount	Mthly Repayment	Remaining Loan Duration	Collateral Details (e.g. Property Address)
		(specify if foreign currency)			
<i>E.g. Housing Loan</i>	<i>DBS</i>	<i>\$250,000</i>	<i>\$750</i>	<i>15 years</i>	<i>Property Address</i>

Table B:

Other Existing Loans (eg. Vehicle Loan, Study Loan, Renovation Loan, Personal Loan, Personal Guarantee)					
Type of Credit Facility	Financier	O/S Amount	Mthly Repayment	Remaining Loan Duration	Remarks (e.g. Personal Guarantee)
		(specify if foreign currency)			
<i>E.g. Vehicle Loan</i>	<i>DBS</i>	<i>\$50,000</i>	<i>\$550</i>	<i>5 years</i>	<i>Personal Guarantee</i>

Table C:

Secured Overdraft Line / Secured Credit Cards					
Type of Credit Facility	Financier	Number of Line / Cards	Combined Credit Limit (specify if foreign currency)	Interest Rate (% p.a.)	Collateral Details (e.g. Fixed Deposit)
<i>E.g. Overdraft Line</i>	<i>DBS</i>	<i>1</i>	<i>\$15,000</i>	<i>24%</i>	<i>SGD \$10,000 Fixed Deposit</i>

Table D:

Unsecured Credit Lines / Unsecured Credit Cards				
Type of Credit Facility	Financier	Number of Line / Cards	Combined Credit Limit (specify if foreign currency)	Interest Rate (% p.a.)
<i>E.g. Credit Cards</i>	<i>DBS</i>	<i>3</i>	<i>\$50,000</i>	<i>24%</i>

Table E:

New Loan Applications (with monthly repayments) in the past six months pending approval						
Facility Type (e.g. Housing Loan, Renovation Loan, Vehicle Loan, Study Loan etc)	Financier	Loan Amount Applied For	Mthly Repayment Expected	Loan Duration Applied For	To be taken up upon approval? (Yes/No)	Collateral Details / Remarks (e.g. Property Address, Reason for not taking up loan)
		(specify if foreign currency)				
<i>E.g. Housing Loan</i>	<i>DBS</i>	<i>\$100,000</i>	<i>\$600</i>	<i>15 years</i>	<i>No</i>	<i>Replaced by this application</i>

Table F:

New Applications for Overdraft Lines / Credit Lines/ Credit Cards in the past six months pending approval						
Facility Type	Financier	Number of Credit Cards	Credit Limit Applied for (specify if foreign currency)	Interest Rate (% p.a.)	To be taken up upon approval? (Yes/No)	If Yes, credit limit combined with existing facilities already declared in Table C&D? (Yes/No)
<i>E.g. Credit Card</i>	<i>DBS</i>	<i>1</i>	<i>\$15,000</i>	<i>24%</i>	<i>Yes</i>	<i>Yes</i>

Yours faithfully

Name :

NRIC/Passport No. :

Date :