

Maybank CreditAble Term Loan Application Form

Please submit the completed form via (a) Email to FTRFAPPL@maybank.com.sg, or (b) Fax to 6758 6290, or (c) Mail to Maybank, Retail Credit Administration & Documentation, Robinson Road P.O. BOX 307, SINGAPORE 900607 by **31 July 2022**.

Yes! I would like to apply for Maybank CreditAble Term Loan:

Please tick on preferred repayment period

- 12 months at 3.88% p.a. (Effective Interest Rate: 7.09% p.a.).
- 24 months at 3.88% p.a. (Effective Interest Rate: 7.28% p.a.).
- 36 months at 3.88% p.a. (Effective Interest Rate: 7.29% p.a.).
- 48 months at 3.88% p.a. (Effective Interest Rate: 7.26% p.a.).
- 60 months at 3.88% p.a. (Effective Interest Rate: 7.21% p.a.).

Get S\$288 cashback with a minimum loan amount of S\$10,000 (subject to minimum 24 months tenure)*

*Limited to first 300 eligible customers. For promotion Terms and Conditions, please visit maybank.com/catl

All information requested in this form is mandatory and must be completed in full. In the event we receive incomplete or inaccurate information your application/request may be delayed or rejected without further notice to you.

Full Name (as per Maybank CreditAble Account) _____

NRIC/Passport No. _____ Contact No. (HP) _____

Maybank CreditAble Account No. 0413

Loan Amount (minimum S\$1,000) S\$ _____ (Rounded off to nearest hundred)

• 1% Processing fee waived.

• The Bank reserves the right to approve a loan amount lower than the requested loan amount specified, subject to 90% of your CreditAble available credit limit.

Name (as per your Nominated Bank Account) _____

Nominated Bank _____ Nominated Bank Account No.

(Please specify a non-Maybank Account)

Customer's Signature _____

Date _____

Maybank CreditAble Term Loan Terms and Conditions

1. The application for CreditAble Term Loan ("Term Loan") is subject to:
 - a. your CreditAble Account being in good standing; and
 - b. you not being in breach of the Terms & Conditions Governing CreditAble Accounts.
2. The loan amount requested by you in your Term Loan application form (including interest charges and processing fee) together with any existing Term Loan granted to you shall not exceed the credit limit on your CreditAble Account which in turn shall not exceed two times your monthly income or such other amount as stipulated by any regulatory authority or the credit limit set by us ("Credit Limit"). In the event the Loan exceeds the Credit Limit, Maybank may either transfer such amount it deems appropriate or reject the application, without liability to any party.
3. Subject to Clause 2, there is no limit on the number of Term Loan that can be taken up for each CreditAble Account.
4. As a general guide, the loan amount requested shall not exceed 90% of available Credit Limit under CreditAble. The Bank reserves the right to approve a loan amount lower than the requested amount specified on the application form.
5. Maybank shall have the right to impose a processing fee of such sum or at such rate as we may determine in respect of the Term Loan. Such processing fee will be deducted from the loan amount disbursed to you.
6. The credit limit in relation to your CreditAble Account will be reduced by blocking out an amount equivalent to the entire Term Loan amount (in relation to this application) but will be progressively restored as each monthly instalment is received by Maybank.
7. The monthly instalment amount shall be debited from your CreditAble Account on your CreditAble statement date. If such day is not a business day, the debiting shall be effected on the preceding business day. "Business day" for these purposes means any day from Monday to Friday, excluding public holidays.
8. Interest on Term Loan will be calculated on a flat rate basis and shall be fixed for the entire duration of each Term Loan.
9. Partial prepayment of the Term Loan is not allowed. However, you may at any time cancel your Term Loan in full subject to your payment of the early settlement fee of 3% of the outstanding Term Loan amount or S\$200, whichever is higher. Both the outstanding Term Loan amount and early settlement fee will be charged to your CreditAble Account upon cancellation of your Term Loan and will be subject to CreditAble Account's prevailing interest rate.
10. Payment made to your CreditAble Account shall first be applied to settle the amounts due under your monthly Term Loan interest and instalment amount followed by any other outstanding balance under your CreditAble Account at the prevailing interest rate.
11. If you have a Term Loan and prior to the expiry of the loan:
 - a. your CreditAble Account is terminated by you or us for any reason; or
 - b. any amount becomes due and owing (whether in respect of principal, fees, charges or otherwise) in respect of your CreditAble Account, the remaining monthly instalments for the Term Loan(s) shall immediately become due and payable and shall be debited from your CreditAble Account accordingly without prior notice.
12. Maybank may reject a Term Loan application without giving any reason.
13. A finance charge, based on the prevailing interest rate or such preferential interest rate which Maybank may from time to time effect, will be levied on the full monthly instalment amount ("Instalment Amount") if such Instalment Amount is not received by Maybank on the payment due date. For the avoidance of doubt, the said finance charge shall be levied on the Instalment Amount even though partial monthly instalment payment is made.
14. Notwithstanding Clause 12, if the minimum payment specified in any CreditAble statement or such part of the CreditAble outstanding balance shown in such CreditAble statement is not received by Maybank on the payment due date, you shall also be liable for a late payment charge at the prevailing rate.
15. All matters relating to Term Loan shall be determined by Maybank in its discretion, such discretion to be exercised reasonably
16. The Term Loan application is governed by these CreditAble Term Loan Terms and Conditions ("Terms"), which are to be read in conjunction with the Terms and Conditions Governing CreditAble Accounts. In the event of any inconsistency between the said Terms, Maybank shall in its absolute discretion decide which of the inconsistent Terms shall apply.
17. Maybank may amend these terms at any time without notice.
18. For the full Terms and Conditions of the Maybank CreditAble Term Loan S\$288 Cashback Promotion, please visit maybank.sg/catl.

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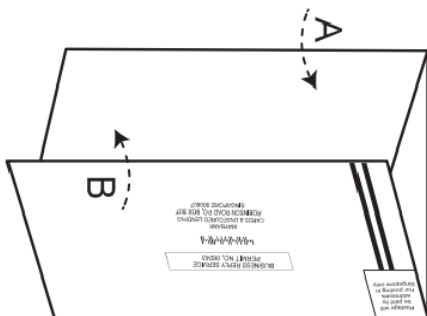
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MAYBANK
RETAIL CREDIT ADMINISTRATION & DOCUMENTATION
ROBINSON ROAD P.O. BOX 307
SINGAPORE 900607

Fold along dotted line

Fold along dotted line



Apply adhesive here and on reverse side

Fold Panel A in first, followed by Panel B.
Seal the form using glue or sticky tape,
remember to leave the Business Reply Envelope exposed.

Please seal here