

**Maybank**

# Mortgage Loan Application Form

Please note that incomplete forms or applications not accompanied by documents will delay processing time. Maybank Singapore Limited ("Bank") reserves the right to request for more documents where applicable. 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.

If you wish to have a free credit report, you may obtain it within 30 calendar days from the date of approval or rejection of this application via the credit bureau website listed below. Alternatively, you may bring the approval or rejection letter and your NRIC to the following credit bureau's registered office to obtain a free credit report.

• Credit Bureau (Singapore) Pte Ltd  
www.creditbureau.com.sg

## Personal Details

**Main Applicant**Full Name as In NRIC/Passport ☐ Mr ☐ Ms ☐ Mdm ☐ Mrs ☐ Dr

(Please underline surname)

NRIC/Passport No. \_\_\_\_\_

Nationality \_\_\_\_\_

Marital Status ☐ Single ☐ Married ☐ Divorced ☐ Others \_\_\_\_\_

No. of Dependents \_\_\_\_\_

Highest Education ☐ Primary ☐ Secondary ☐ Diploma/Pre-University  
☐ Degree ☐ Post-GraduateCurrent Residential Address (same as NRIC ☐ Yes ☐ No)

The Residential Address you have provided will be used to update the bank's record.

\_\_\_\_\_ Postal Code \_\_\_\_\_

Mailing Address (If different from Residential Address)

\_\_\_\_\_ Postal Code \_\_\_\_\_

(All correspondence will be sent to the Main Applicant only)

☐ I wish to use this Mailing Address for this mortgage application only☐ I wish to update my mailing address as stated above for all my existing accounts and use it for all future correspondences.

Note: Your request to update your residential address and/ or mailing address will only be processed if your application is complete and in order. A confirmation letter will be sent to you within one month to update you of the change. Do contact us to verify your address update status if you have not received any notification after one month.

Contact No.

\_\_\_\_\_ (H) \_\_\_\_\_ (O)

\_\_\_\_\_ (HP)

Email \_\_\_\_\_

Residential Ownership ☐ Fully owned ☐ Mortgaged ☐ Rented  
☐ Parents' ☐ Employer's ☐ Others \_\_\_\_\_Residential Type ☐ HDB ☐ HUDC (Non-Privatised/Privatised)  
☐ Executive Condominium ☐ Private Condominium/Apartment  
☐ Landed ☐ Others \_\_\_\_\_

Length of Stay In Residence \_\_\_\_\_ years \_\_\_\_\_ months

☐ Joint Applicant Total no. Joint Applicant(s) \_\_\_\_\_Full Name as In NRIC/Passport ☐ Mr ☐ Ms ☐ Mdm ☐ Mrs ☐ Dr

(Please underline surname)

Relationship to Main Applicant \_\_\_\_\_ NRIC/Passport No. \_\_\_\_\_

Nationality \_\_\_\_\_

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No. of Dependents \_\_\_\_\_

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☐ Executive Condominium ☐ Private Condominium/Apartment  
☐ Landed ☐ Others \_\_\_\_\_

Length of Stay in Residence \_\_\_\_\_ years \_\_\_\_\_ months

## Employment Details

Employment Status ☐ Employee ☐ Self-Employed ☐ Unemployed

Company Name \_\_\_\_\_

Designation \_\_\_\_\_

Industry Type ☐ Banking/Finance ☐ Building/Construction ☐ Government  
☐ IT/Communications ☐ Manufacturing ☐ Retail/F&B  
☐ Travel/Hospitality ☐ Others \_\_\_\_\_Current Position ☐ Senior Management ☐ Professional ☐ Middle Management  
☐ Executive ☐ Skilled Trades/Clerical ☐ Others \_\_\_\_\_

Length of Current Employment/Business \_\_\_\_\_ years \_\_\_\_\_ months

Income Structure ☐ Fully Salaried ☐ Salary with Commission of 20% and below  
☐ Fully Commissioned ☐ Salary with Commission above 20%  
☐ Freelance/Part-Time ☐ On Contract

Income Annual Income S\$ \_\_\_\_\_

Monthly Fixed Income S\$ \_\_\_\_\_

Commission/Freelance Income S\$ \_\_\_\_\_

Other Income S\$ \_\_\_\_\_

Source of Other Income ☐ Rental ☐ Interest/Dividends ☐ OthersName of Previous Company \_\_\_\_\_  
(If current employment is less than 1 year)

Length of Previous Employment/Business \_\_\_\_\_ years \_\_\_\_\_ months

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Designation \_\_\_\_\_

Industry Type ☐ Banking/Finance ☐ Building/Construction ☐ Government  
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(If current employment is less than 1 year)

Length of Previous Employment/Business \_\_\_\_\_ years \_\_\_\_\_ months

## Details of Property to be Mortgaged

### Address of Mortgaged Property

Blk/House No. \_\_\_\_\_ Unit No. \_\_\_\_\_

Condo/Estate/Building Name \_\_\_\_\_

Street Name \_\_\_\_\_ Postal Code \_\_\_\_\_

(Please note that the Bank will not send any correspondence to this address unless otherwise specified)

Name(s) of Property's Registered Owner(s) NRIC/PassportNo. Nationality

1. \_\_\_\_\_  
2. \_\_\_\_\_  
3. \_\_\_\_\_  
4. \_\_\_\_\_

Land Area (If any) \_\_\_\_\_ sq ft/sq m Built-in Area \_\_\_\_\_ sq ft/sq m

Tenure ☐ Freehold ☐ Leasehold \_\_\_\_\_ years w.e.f. \_\_\_\_\_

Purpose ☐ Owner Occupation ☐ Investment  
☐ Rented (Monthly rental: S\$ \_\_\_\_\_; expires on \_\_\_\_\_)

### Property Type

HDB ☐ 3-Room ☐ 4-Room ☐ 5-Room ☐ Executive Apartment/Mansionette

☐ Others \_\_\_\_\_

Private Residential ☐ Bungalow ☐ Semi-D ☐ Intermediate/Corner Terrace  
☐ Executive Condominium ☐ Apartment  
☐ Condominium ☐ SOHO ☐ Others \_\_\_\_\_

For Landed Property, please indicate no. of storeys \_\_\_\_\_

Commercial ☐ HDB Shophouse ☐ HDB Shop Unit ☐ Office Unit  
☐ Pre-War Shophouse ☐ Post-War Shophouse  
☐ Retail Shop Unit ☐ Others \_\_\_\_\_

Industrial ☐ Flatted ☐ High-Tech Building ☐ Landed  
☐ Warehouse ☐ Others \_\_\_\_\_

Industrial Land Type ☐ HDB ☐ JTC ☐ Private

Property Status ☐ Completed in \_\_\_\_\_  
☐ Under Construction (TOP expected in \_\_\_\_\_)

Private Property ☐ Deferred Payment  
☐ Progressive Payment  
HDB ☐ Built-To Order (BTO) Flat  
☐ Design, Build & Sell Scheme (DBSS) Flat

## Financing Requirements

### New Facilities

#### Purchase Financing

OTP granted ☐ No ☐ Yes Date of OTP: \_\_\_\_\_  
Purchase with Tenancy ☐ No ☐ Yes Rental Income S\$ \_\_\_\_\_; Expiry \_\_\_\_\_  
Benefits from Developer/Vendor ☐ No ☐ Yes

I/we have received benefits from the Developer/Vendor (e.g. discount(s), rebate(s), interest payment arrangements, voucher(s), subsidy(ies) and/or any form of incentive(s) and amount received is S\$ \_\_\_\_\_

Purchase Price S\$ \_\_\_\_\_

Purchase from ☐ Developer/HDB ☐ Secondary Market

Cash Over Valuation S\$ \_\_\_\_\_

Cash Downpayment S\$ \_\_\_\_\_

CPF Downpayment S\$ \_\_\_\_\_

CPF Grant (For HDB/EC only, if any) S\$ \_\_\_\_\_

Financing Required: Mortgage Loan S\$ \_\_\_\_\_ For \_\_\_\_\_ years

### Equity Withdrawal

Fresh Equity Term Loan S\$ \_\_\_\_\_ For \_\_\_\_\_ years Loan purpose: ☐ For property related investments\* ☐ For all other personal use

Total CPF Withdrawal to-date (for all registered owners) S\$ \_\_\_\_\_

\*Property-related investments refer to:

- Construction of building for sale or the acquisition or holding of immovable property; in Singapore, for rental or profit and its related financing activities. Except where used for personal occupation, (in the case of acquisition or holding of immovable property) as a hotel, hostel, serviced apartment, boarding/ lodging house or dormitory or for community, charity, or educational purposes;
- Making loans to property corporations;
- Owning shares or debentures issued by property corporations;
- Owning debentures with payment based on the turnover, profits, or cashflow from the mentioned activities above.

### Refinancing

Existing Facilities Current bank/Financier \_\_\_\_\_

Outstanding Mortgage Loan S\$ \_\_\_\_\_ with remaining \_\_\_\_\_ years

Undisbursed Loan Amount (If any) S\$ \_\_\_\_\_ with remaining \_\_\_\_\_ years

Equity Term Loan (Personal Use) S\$ \_\_\_\_\_ with remaining \_\_\_\_\_ years

Total CPF Withdrawal to-date (for all registered owners) S\$ \_\_\_\_\_

Financing Required Mortgage Loan S\$ \_\_\_\_\_ For \_\_\_\_\_ years

### Bridging Loan

☐ Bridging Loan S\$ \_\_\_\_\_

Address of Property Sold/To Be Sold \_\_\_\_\_

\_\_\_\_\_ Postal Code \_\_\_\_\_

Sale Price: S\$ \_\_\_\_\_

Less: Loan outstanding S\$ \_\_\_\_\_

Less: CPF Utilised - Main S\$ \_\_\_\_\_

Less: CPF Utilised - Joint S\$ \_\_\_\_\_

Net Cash Proceeds S\$ \_\_\_\_\_

### Construction Loan

Construction Cost S\$ \_\_\_\_\_

Construction Period From \_\_\_\_\_ To \_\_\_\_\_

Construction Loan S\$ \_\_\_\_\_ For \_\_\_\_\_ years

Loan purpose ☐ Reconstruction  
☐ Alterations and Additions

## Mortgage Protection Insurance

A mortgage protection Insurance plan will protect you against critical illness or death. So when the unexpected happens, your outstanding home loan will be fully paid off, relieving your loved ones of the financial burden of the mortgage repayments.

☐ YES! I would like to find out more about the mortgage protection insurance. Please give me a call.

☐ NO. I have already arranged for my own mortgage protection insurance that is adequate to cover my full outstanding home loan, in the event of my death/terminal illness.

## Home Renovation Loan

- ☐ Yes, I am interested to find out more about the Home Renovation Loan package exclusive only to Maybank Home Loan customers and hereby request that Maybank call me on the phone number(s) stated in this form for this purpose only.

## Application for Credit Card

- ☐ Yes, I agree to apply for a Maybank Family & Friends Card and/or Maybank Horizon Visa Signature Card. My Preferred Limit for the Credit Card is S\$: \_\_\_\_\_/
- ☐ I have no preference for the credit limit for the Credit Card applied for in this application (recommended minimum credit limit is S\$2,500 and should be in multiples of S\$100). I agree that the preferred credit limit is subject to Bank's approval and will be applied to all my Maybank Credit Cards, if any. In the event if there is no preferred credit limit stated or selection made, I agree that the credit limit will be assigned at the Bank's discretion. I have read and understood the "Declaration for Credit Card (ref 0816)", and have completed the Credit Card Application Form in full, I agree and consent to Maybank Singapore Limited to process my Credit Card application upon approval of my Mortgage Loan application

## Referral Details

I/We confirm that I/we was/were referred to the Bank for this loan application by the person whose details I/we have provided below.

By submitting such personal data to the Bank, I/we represent to the Bank that I/we have obtained the consent of that person for such disclosure in connection with the referral herein.

I/we am/are aware that an incentive may be paid to the referrer and I/we consent to you disclosing to such person that this loan application has been made, whether it was successful and any other information relating to this application and the loan as may be necessary for the purposes of or in connection with this referral incentive.

- ☐ Property Agent      ☐ Intermediary      ☐ Member-Get-Member      ☐ Others \_\_\_\_\_

Name of Property Agent/ Referrer as in NRIC/ Passport	
Name of Company (where applicable)	
CEA No. of Property Agent (where applicable)	
Contact No. of Property Agent/ Referrer	
Referrer account number (for MGM)	
Signature of Main Applicant	Signature of Joint Applicant

## Declaration

By signing this application, I/we hereby:-

- Confirm that the downpayment including any cash difference on the property to be financed is met from my/our own source of funds and not from credit facilities from any other financial institution(s) regulated by the Monetary Authority of Singapore and/or any moneylender(s) and/or any other source(s) and/or Vendor's loan.
- Confirm that in the event I/we have received such discounts, subsidies, benefits, rebates and/or loans from the vendors or any party as stated in the application herein, that the net purchase price stated in the loan application excludes such discounts, subsidies, benefits and/or rebates.
- Confirm that at the time of this application, I am not/neither of us is an undischarged bankrupt and no statutory demand or legal proceedings has been served on or commenced against me/us.
- Confirm that where the facility request is to finance the purchase of a shop house unit, such property shall be used for business purposes.
- Declare that the property to be mortgaged has not been identified for the Housing and Development Board's Selective En Bloc Redevelopment Scheme (SERS).
- Authorise you to conduct credit checks and to obtain and/or verify information about me/us from/with any source in accordance with applicable law.
- Understand that all documents submitted are not returnable and agree to provide any additional information and supporting documents from time to time as may be reasonably required by the Bank.
- Undertake to pay all fees, expenses and charges reasonably incurred in relation to my/our application(s), where applicable, regardless of the outcome of my/our application(s).
- Agree that approval of the loan(s), where applicable, is subject to your discretion and that you reserve the right to decline the application(s) without giving any reason.
- Agree to the purposes set out in your Data Protection Policy (the link to which is provided below) for the collection, use and disclosure of my/our personal data, including authorising you to disclose, information, details or data relating to me/us, my/our accounts and this application to any other person(s) (whether as your service providers, agents, business partners or otherwise) including for the purpose of processing this application to any credit bureau approved or gazetted by The Monetary Authority of Singapore of which the Bank is a member or subscriber and/or any other credit bureau or agency whether located in Singapore or elsewhere or any other member or subscriber of such credit bureau or agency and/or any other person to whom disclosure is permitted or required by any statutory provision or law. I/We further consent to such credit bureau or agency disclosing information about me/us to you or its members or subscribers to enable you or such members or subscribers to assess my/our credit worthiness as a borrower or surety. I/We further consent to you carrying out credit bureau searches during the tenure of the loan. The consent in paragraph 9 shall be in addition to and shall not be in any way prejudiced or affected by any other agreement, expressed or implied, between me/us and you.
- Agree to abide by the prevailing terms and conditions governing Internet Banking Services, the use of the Bank's ATM Cards, Phonebanking Services and/or such other electronic services made available by you from time to time which are applicable to my/our accounts (including any amendments) that the Bank may from time to time impose, a copy of which is made available at all the Bank's branches in Singapore and [www.maybank2u.com.sg](http://www.maybank2u.com.sg), which I/we acknowledge to have read and understood.
- Confirm that I am/we are the sole Beneficial Owner(s) of the loan account(s). Beneficial Owner includes (i) in the case of a natural person, one who ultimately owns or controls the account (ii) the person on whose behalf a transaction is being conducted, or (iii) the person who exercises ultimate effective control in the case of corporate or unincorporated bodies. I/We further acknowledge that in the event I am not the Beneficial Owner of the loan account, the Bank will be informed immediately.
- Confirm that none of my/our spouse(s), dependent(s) of my/our spouse(s), my/our children, spouse(s) of my/our children, my/our parent(s), my/our sibling(s) and/or spouse(s) of my/our sibling(s) is/are employees(s)/ director(s) of Malayan Banking Berhad, Maybank Singapore Limited or Malayan Banking Group, and none of my/our guarantor(s) is/are employee(s)/ director(s), or spouse(s), dependent(s) of the spouse(s), child(ren), spouse(s) of the child(ren), parent(s), sibling(s) and/or spouse(s) of the sibling(s) of the employee(s)/ director(s) of Malayan Banking Berhad, Maybank Singapore Limited or Malayan Banking Group.
- Confirm that I/we will open and maintain a Maybank Savings/Current account for the purpose of servicing the monthly instalments and all other sums due and owing upon approval of the loan application.
- By providing the information in this application form (and any other information that I/we may provide to you from time to time in connection with Maybank product and services):

I/We agree and consent to Maybank Singapore Limited and its related corporations (collectively, "Maybank") collecting, using, disclosing and sharing amongst themselves my/our personal data, and disclosing such personal data to Maybank's authorised service providers and relevant third parties for purposes reasonably required by Maybank to process the Applicant(s)' application(s), provide the Applicant(s) with the products or services which the Applicant(s) is/are applying for, as well as the purposes set out in Maybank Singapore Limited's Data Protection Policy, which is accessible at [www.maybank2u.com.sg](http://www.maybank2u.com.sg) or which may be provided to me/us upon request. I/We confirm I/we have read and understood the Data Protection Policy.

If I/we should withdraw my/our consent to the processing or handling of my/our personal data in respect of any purpose which Maybank may reasonably consider to be essential in order for Maybank to provide me/us with the products and/or services applied for, Maybank shall be entitled to treat the Applicant(s)' facility as having been terminated by the Applicant(s) without prejudice to any rights and remedies which it may have at law against me/us.

Signature of Main Applicant/Date

Name \_\_\_\_\_

Signature of Joint Applicant or Guarantor/Date

Name \_\_\_\_\_

## A. Documents To Be Submitted

- ☐ Photocopy of NRIC/Passport for all applicants, owners and guarantors
- ☐ Income Documents      ☐ Latest computerised pay slip
- ☐ Latest Income Tax Notice of Assessment (Last 2 years' Income Tax Notice of Assessment if self-employed/ commission-based)
- You can now print your Notices of Assessment at myTax Portal with your SingPass or IRAS PIN. The service is free. Log on to <http://mytax.iras.gov.sg>
- ☐ Latest CPF Statement of Account (If there is utilisation of CPF)
- ☐ Current tenancy agreement (If property is used for investment purpose)

### Home Loan/Commercial and Industrial Property Loan

#### New Purchase

- ☐ Option to Purchase/Sale and Purchase Agreement
- With Bridging Loan**
- ☐ Option for sale of property
- ☐ Loan account statement from existing bank/HOB for the past 6 months
- ☐ Latest CPF Withdrawal Statement for property to be sold (If there is utilisation of CPF)

#### Refinancing

- ☐ Loan account statement from existing Bank/HOB for the past 6 months
- ☐ Latest CPF Withdrawal Statement for property to be refinanced (If there is utilisation of CPF)

#### Construction Loan

- ☐ Detailed contractor's quotation
- ☐ Latest CPF Withdrawal Statement for property to be constructed (If there is utilisation of CPF)

**B. For Bank Use Only**

Package Indicator (1) \_\_\_\_\_ (2) \_\_\_\_\_

Confirmation of proposed loan is a non-staff/director related application ☐ Yes ☐ No

**Valuation**

☐ Internal ☐ External ☐ HDB assigned valuer ☐ Other \_\_\_\_\_

Dated \_\_\_\_\_ Name of valuer \_\_\_\_\_ Name of Company (If applicable) \_\_\_\_\_

EMV: S\$ \_\_\_\_\_ FSV: S\$ \_\_\_\_\_ FIV: S\$ \_\_\_\_\_

**Spousal Consent required Y/N**

☐ Main Applicant ☐ Joint Applicant ☐ Property Registered Owner /

**Remarks/Recommendations**

**Prepared by**

Signature of Staff/Date \_\_\_\_\_

Staff Name \_\_\_\_\_

Branch \_\_\_\_\_

PF No. \_\_\_\_\_ Contact No. \_\_\_\_\_