

Spousal Consent

To: Maybank Singapore Limited (the “Bank”)

1. I, [insert name], holder of passport/NRIC number [insert passport/NRIC no. of Undersigned], as the lawful spouse of [insert name of security obligor], holder of passport/NRIC number [insert passport/NRIC no. of security obligor], acknowledge that I have been provided with copies of the following security document(s) (“**Security Document(s)**”), executed or to be executed by my spouse in favour of the Bank to secure *his/her obligations to the Bank in respect of all and/or any banking and/or trade facilities granted by the Bank to *him/her/[insert name of borrower entity]:

Details of Security Document

Assignment of insurance policy

An all monies securing first legal assignment of all rights, title, interest and benefits in the following insurance policy, including bonus, dividends and proceeds which may at any time be payable in respect of the Policy, together with notice of assignment:

Policy Plan	:	[redacted] (“Policy”)
Sum Assured	:	[redacted]
Insurer	:	[redacted]
Policy Owner	:	[redacted]
Life Insured	:	[redacted]

MOCA

An all monies securing first Memorandum of Charge and Assignment of all present and future rights, title interest and benefits in and to units (“**Units**”) in such trust fund(s) owned by [insert Chargor’s name] as may be acceptable to the Bank including proceeds of all payments and distributions which may at any time be made in respect of or under or in connection with the Units in form and substance acceptable to the Bank. The Units must be registered in the name of the Bank or its nominee(s).

Charge over Asset

An all monies securing first fixed charge over all of [insert Chargor’s name]’s fixed property and assets whatsoever and whosoever situate, all stocks shares bonds and securities of any kind whatsoever, all book and other debt, uncalled capital and goodwill, both present and future.

Mortgage (HDB, Private OML)

An all monies securing first Legal Mortgage of the property owned by [__ insert Mortgagor's name] located at [_____].

A first Legal Mortgage, for up to [S\$ _____]¹, of the property owned by [__ insert Mortgagor's name] located at [_____].

Rental proceeds

An all monies securing first Legal Assignment of Rental Proceeds of the property owned by [__ insert Assignor's name] located at [__ insert property address], with Notice of Assignment Upon Default.

MOCD

An all monies securing Memorandum of Charge on Deposit/Moneys in respect of all moneys in all account(s) held and maintained by [__ insert Chargor's name] with the Bank.

Guarantee

An all monies securing Joint and Several Personal Guarantee by [_____ (I/C no. _____)] and [_____ (I/C no. _____)]

A Joint and Several Personal Guarantee for up to [S\$ _____]² by [_____ (I/C no. _____)] and [_____ (I/C no. _____)]

2. I confirm that I am fully aware of the terms stated in the Security Document(s) and understand the purpose, effect, consequences and obligations arising out of the Security Document(s) and I hereby fully agree and consent to my spouse executing the Security Document(s).
3. I agree that this consent shall not be affected or impaired by any amendment, variation, change, renewal, addition or supplement to the Security Document(s), or such other document(s) relating to the Security Document(s), any of which may be made without further notice or consent from me.
4. I declare that this consent is given voluntarily, without undue influence from any party and shall be effective wherever and whenever the Security Document(s) is executed.
5. I undertake not to withdraw, cancel, dispute or deny this consent or my knowledge of my spouse's liability under the Security Document(s).

¹ For mortgage with limited liability amount.

² For limited guarantee.

6. I understand that this consent is given on the condition that it cannot be withdrawn and/or cancelled for whatever reason.

Dated this _____ day of _____ 20____

Name:
Nationality:
Passport Number:
NRIC Number (if applicable):
Address:

In the presence of:

*Witness / Advocate & Solicitor/ Commissioner for Oaths /Notary Public/Bank Officer

Name: _____

*Please delete accordingly