

## Property loan application form

Tick where appropriate  Home Loan  Investment Property Loan

**Important:** To expedite processing, please enclose:

- Photocopy of NRIC for Singaporean / Singapore Permanent Resident or Passport for foreigners
- For declaration of former and other name, documentary proof is required e.g. deed poll.
- Latest computerised salary slip or employer's letter confirming your salary, position and length of service or latest income tax returns (if self-employed, please provide your last 2 years' income tax returns)
- Option to purchase or Sale & Purchase Agreement
- Latest CPF Statement of Account
- For residential home loan, please submit latest Approved Residential Property Scheme or Approved Housing Scheme statement. For Investment Property Loan, please submit Non-Residential Property Scheme statement.
- Last six months loan statement from existing financier (for refinancing only). Where copies of a document are supplied, the Bank will need to sight the original document upon acceptance of our Facility Letter. The Bank also reserves the right to request additional supporting documents, where necessary, at any time during the loan application process.

Please complete all data in **block capitals** and tick  where appropriate.

### Banking relationship

- No, I am/we are not existing customer(s) with HSBC.  
 Yes, I am/we are existing customer(s) with HSBC.  
 Yes, I am/we are existing HSBC Premier customer(s).  
 Yes, I am/we are existing HSBC Private Banking customer(s).

Main applicant Joint applicant (if any)

My account no. with HSBC is \_\_\_\_\_

Preferred Branch: \_\_\_\_\_

### Property to be financed/refinanced

Full address of property \_\_\_\_\_  
 \_\_\_\_\_ Postal code \_\_\_\_\_

Purchase price S\$ \_\_\_\_\_ Date of purchase (day/mth/yr) \_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_

Benefit received from vendor?  Yes  No If yes, S\$ \_\_\_\_\_

Adjusted purchase price S\$ \_\_\_\_\_

Property purchased in the name of

Main applicant only  Jointly

Others (please specify) \_\_\_\_\_

Residential

- Bungalow  Semi-detached  Terrace  Walk-up apartment  Executive condominium  
 Condominium  Cluster Housing  HDB Executive  HDB 5-room  
 HDB 4-room  HDB 3-room  Others \_\_\_\_\_

Commercial Property

Private commercial property  HDB commercial property

Office/shop/shophouse/other (please specify):  
 (delete where appropriate)

Type of title

Freehold  Leasehold: Years remaining \_\_\_\_\_

Land area \_\_\_\_\_ Sq.ft/Sq.m Built-in area \_\_\_\_\_ Sq.ft/Sq.m

Is this property

Completed: Estimated age \_\_\_\_\_ years

Under construction: Expected date of TOP (day/mth/yr) \_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_  
 (Progressive/Deferred)

I/We would like to opt for:

- Normal progressive scheme  Principal + Interest  Interest only  
 Interest absorption scheme (IAS)  Principal + Interest  Interest only  
 (For projects under tie-up only)

Property use

Owner occupied  Investment: Estimated rental per mth S\$ \_\_\_\_\_

Nature of business of tenant (Applicable to Investment Property Loan only):

### Financing requirements

- Property loan of S\$ \_\_\_\_\_ repayable over \_\_\_\_\_ years
  - New property purchase or  Refinancing loan (Existing financier: \_\_\_\_\_)  
 Has the last 15% of property purchase price been paid?  Yes  No
  - CPF lump sum used?  Yes  No If yes, S\$ \_\_\_\_\_
  - CPF used for monthly instalment?  Yes  No If yes, S\$ \_\_\_\_\_  
 (CPF is not applicable for Investment Property Loan)
- Bridging loan of S\$ \_\_\_\_\_ repayable over \_\_\_\_\_ months (max 6 months)  
 Address of existing property sold: \_\_\_\_\_
- Term loan of S\$ \_\_\_\_\_ against property repayable over \_\_\_\_\_ years. Purpose of loan \_\_\_\_\_
- Construction/Alterations and Additions loan of S\$ \_\_\_\_\_ repayable over \_\_\_\_\_ year(s)
- Overdraft of S\$ \_\_\_\_\_ against property.  
 Purpose of overdraft \_\_\_\_\_

### Personal details

	Main applicant	Joint applicant (if any)
Full name as in NRIC/Passport	<input type="checkbox"/> Dr <input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Mdm <input type="checkbox"/> Others	<input type="checkbox"/> Dr <input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Mdm <input type="checkbox"/> Others
Last name/Surname	_____	_____
First/Given name	_____	_____
Former name <i>(Documentary proof is required eg deed poll)</i>	_____	_____
Other name <i>(Documentary proof is required eg deed poll)</i>	_____	_____
Sex	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Male <input type="checkbox"/> Female
Date of birth (day/mth/yr)	_____/_____/_____	_____/_____/_____
NRIC/Passport no.	_____	_____
Place of issue	_____	_____
Previous passport no./ employment pass no.	_____	_____
Social security no. <i>(for US citizens only)</i>	_____	_____
Expiry date (day/mth/yr)	_____/_____/_____	_____/_____/_____
Nationality	_____	_____
Spouse's name	_____	_____
No. of children	_____	_____
Mother's maiden name	_____	_____
Residency status	<input type="checkbox"/> Singapore Resident <input type="checkbox"/> Non-resident	<input type="checkbox"/> Singapore Resident <input type="checkbox"/> Non-resident
Relationship to main applicant	N.A.	_____
Educational level	<input type="checkbox"/> Primary <input type="checkbox"/> Secondary <input type="checkbox"/> Vocational/Technical <input type="checkbox"/> Pre-university <input type="checkbox"/> Polytechnic <input type="checkbox"/> University <input type="checkbox"/> Postgraduate	<input type="checkbox"/> Primary <input type="checkbox"/> Secondary <input type="checkbox"/> Vocational/Technical <input type="checkbox"/> Pre-university <input type="checkbox"/> Polytechnic <input type="checkbox"/> University <input type="checkbox"/> Postgraduate
Marital status	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Widowed <input type="checkbox"/> Divorced	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Widowed <input type="checkbox"/> Divorced
Present home address (as per NRIC or other ID document)	_____	_____
Postal code	_____	_____
Country	_____	_____

	Main applicant	Joint applicant (if any)
Permanent home address	_____	_____
(for foreigners only and	_____	_____
as per NRIC or other	_____	_____
ID document)	_____	_____
Postal code	_____	_____
Country	_____	_____
Do you intend to reside in Singapore within the next 6 months?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Time in present address	_____ year(s) _____ month(s)	_____ year(s) _____ month(s)
Time in previous address	_____ year(s) _____ month(s)	_____ year(s) _____ month(s)
For overseas line(s), please indicate country code and area code.		
Telephone (Home)	_____	_____
(Office)	_____	_____
(Mobile/Pager)	_____	_____
(Fax)	_____	_____
Email address	_____	_____
Mailing address	<input type="checkbox"/> Home <input type="checkbox"/> Office	<input type="checkbox"/> Home <input type="checkbox"/> Office
<i>Please specify if different</i> _____		
Property ownership	<input type="checkbox"/> Renting: specify rental paid per month S\$ _____	<input type="checkbox"/> Renting: specify rental paid per month S\$ _____
	<input type="checkbox"/> Loan/Mortgaged properties	<input type="checkbox"/> Loan/Mortgaged properties
	<input type="checkbox"/> Fully owned	<input type="checkbox"/> Fully owned
	<input type="checkbox"/> Living with parents/relatives	<input type="checkbox"/> Living with parents/relatives
	<input type="checkbox"/> Company residence	<input type="checkbox"/> Company residence

### Employment

	Main applicant	Joint applicant (if any)
Employer/Business name	_____	_____
Office address	_____	_____
Postal code	_____	_____
Country	_____	_____
Job title/Occupation	_____	_____
Employment status	<input type="checkbox"/> Self-employed <input type="checkbox"/> Employed <input type="checkbox"/> On contract <input type="checkbox"/> Sales/Commission based <input type="checkbox"/> Housewife <input type="checkbox"/> Student <input type="checkbox"/> Retired <input type="checkbox"/> Unemployed	<input type="checkbox"/> Self-employed <input type="checkbox"/> Employed <input type="checkbox"/> On contract <input type="checkbox"/> Sales/Commission based <input type="checkbox"/> Housewife <input type="checkbox"/> Student <input type="checkbox"/> Retired <input type="checkbox"/> Unemployed
Length of remaining contract (if any)	_____ year(s)	_____ year(s)
Annual income	_____	_____
Time in current job	_____ year(s)	_____ year(s)
Other income	_____	_____
Source	_____	_____

	Main applicant	Joint applicant (if any)
<i>Please complete the following if your current employment is less than two years.</i>		
Name of previous employer	_____	_____
Time in previous job	_____ year(s)	_____ year(s)

### Financial details

	Main applicant	Joint applicant (if any)
<b>My other bank</b>		
Name of bank	_____	_____
Type of account	_____	_____
Account no.	_____	_____
Current balance	_____	_____
<b>Credit cards held</b>		
Name of bank	i. _____	_____
	ii. _____	_____
Limit	i. S\$ _____	S\$ _____
	ii. S\$ _____	S\$ _____
<b>Car loan</b>		
Name of bank	_____	_____
Monthly repayment	S\$ _____	S\$ _____
<b>Other loans/Overdraft</b>		
Type of facility	i. _____	_____
	ii. _____	_____
Name of bank	i. _____	_____
	ii. _____	_____
Loan limit	i. S\$ _____ <input type="checkbox"/>	S\$ _____ <input type="checkbox"/>
Loan limit	ii. S\$ _____ <input type="checkbox"/>	S\$ _____ <input type="checkbox"/>
<i>(Please tick in the box provided if it is for the purchase of this property)</i>		
Monthly repayments	i. S\$ _____	S\$ _____
	ii. S\$ _____	S\$ _____

### Real estate/Other assets owned

Do you own another property in Singapore?  No  Yes (please specify below:-)

Address of property/  
Description of assets \_\_\_\_\_

Value S\$ \_\_\_\_\_ S\$ \_\_\_\_\_

Rent received (if any) S\$ \_\_\_\_\_ S\$ \_\_\_\_\_

### Insurance cover

**Residential**

1. Mortgage Reducing Term Assurance (MortgageProtector):

Yes, I/we would like to find out about Mortgage Reducing Term Assurance. Please arrange for your representative to contact me/us.

No, I/we am/are not interested.

2. HomeSurance Classic

Yes, I/we would like to find out about HomeSurance Classic. Please arrange for your representative to contact me/us.

No, I/we am/are not interested.

**Commercial**

1. Type of property

Sprinklered property

Non-sprinklered property

MCST No. (if applicable): \_\_\_\_\_

*The Hongkong and Shanghai Banking Corporation Limited ("the Bank") is neither underwriter nor broker for the customer. The contents herein are only for the purpose of general information and do not constitute an offer of a contract of insurance. The Bank assumes no responsibility for the accuracy of any statement made or opinion expressed herein. The Bank and/or its employees will receive a commission from HSBC Insurance (Singapore) Pte.Limited in respect of this transaction and neither the Bank nor its employees have any obligation to account to you for all or any part of such commission.*



**Declaration**

I/We hereby apply for a home loan and deposits account as indicated on this application. I/We declare that the information given in this application is true and complete. I/We authorise you to confirm the details of the information provided in this application from whatever source and you have the discretion to request for my/our documents evidencing my/our income.

I/We am/are not an undischarged bankrupt(s) and that there has been no Statutory Demand served on me/us (whether individual or corporate) and no legal proceedings commenced against me/us at the time of this application. I/We understand that approval of this application or any part hereof is at your sole discretion and you are not obliged to give any reasons for rejecting any of the same.

I/We hereby declare that I/we am/are not in any way related to any of the Bank's directors ("director" includes the spouse, parent and child of a director of the Bank) and that I/we do not qualify as a director group ("director group" shall mean a director of the Bank and any person of whom the director is a guarantor or surety). Should I/we become so related or qualify as a director group subsequent to the date of this application, I/we shall immediately notify the Bank in writing.

Under the rules introduced by the Monetary Authority of Singapore in relation to the prevention of money laundering and the countering of terrorist financing, wire transfer messages relating to certain wire transfers initiated by any bank in Singapore on behalf of a customer must include certain prescribed information including, in addition to the customer's name and account number, their address or their unique identification number or their date and place of birth.

In response to these rules, all wire transfer messages relating to wire transfers effected on behalf of our customers will include the customer's name, account number and address held in our records. By initiating a wire transfer through the Bank, a customer will be deemed to have consented to the inclusion of these or any alternative details referred to in the new rules in the wire transfer message.

Where I/we have applied for personal deposit account(s) and/or Personal Line of Credit and/or HSBC's debit card/ATM and/or HSBC's credit card and/or Phone Banking, I/we agree to be bound by the applicable terms and conditions. Copies of all terms and conditions mentioned above are available at any branch of HSBC or at [www.hsbc.com.sg](http://www.hsbc.com.sg).

I/We hereby declare that I/we am/are transacting for my/our own account and not on behalf of any other person or entity. Where I/we have applied for a Personal Line of Credit, I/we understand that if the account is closed within six months from the opening date, you may levy an administration charge.


- I/We hereby apply for the HSBC Premier relationship and agree to be bound by the terms and conditions governing HSBC Premier. I/We understand that the terms and conditions are available at any HSBC Premier Centre or at [www.hsbcpremier.com.sg](http://www.hsbcpremier.com.sg).
- Please tick this box if you wish to opt out of the Point of Sale facility on your PowerVantage/HSBC Premier Account/Statement Savings Account debit card from HSBC.


I/We hereby authorise you and your officers to disclose any information relating to me/us as may be permitted under the Banking Act Cap. 19 to (i) any credit bureau approved or gazetted by the Monetary Authority of Singapore of which you are a member or subscriber; and/or any other credit bureau or agency whether located in Singapore or elsewhere; (ii) any other member or subscriber of such credit bureau or agency; (iii) any other person to whom disclosure is permitted or required by any statutory provision or law; and (iv) any other person wherever situate for any purpose whatsoever as you shall in your absolute discretion deem necessary. 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 creditworthiness as a borrower(s) or surety(ies). This consent 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.

Where I/we have applied for a loan to purchase a Housing and Development Board (HDB) property, I/we hereby authorise you and your officers to disclose any information relating to me/us as the HDB shall require. This consent 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.

I/We declare to the best of my/our knowledge and belief that I/we have never been refused any personal property insurance and I/we have not suffered any loss or damage to my/our personal property in the last 12 months.

- a. I/We hereby instruct you to process HSBC Insurance (Singapore) Pte. Limited instructions to debit my/our HSBC bank account no. \_\_\_\_\_
- b. You are entitled to reject the HSBC Insurance (Singapore) Pte. Limited's debit instruction if my/our account does not have sufficient funds and charge me/us a fee for this. You may also at your discretion allow the debit even if this results in an overdraft on the account and impose charges accordingly.
- c. This authorisation will remain in force until terminated by your written notice sent to my/our address last known to you or upon receipt of my/our written revocation through HSBC Insurance (Singapore) Pte. Limited.

	
Signature of main applicant	
Name	
Date	

	
Signature of joint applicant	
Name	
Date	

Account signature requirement  Singly  Jointly  Others \_\_\_\_\_

**For bank use only**

Marketing Recruitment

Source code \_\_\_\_\_

Approved by

Customer no.

HSBC credit card no.

Remarks

Sales Force ID \_\_\_\_\_

Date account opened

HSBC Premier account no.

Credit card limit S\$

A/c nos. of subsequent a/cs	Signature verified by	Approved by	Date a/c opened	Input