

PERSONAL DATA

MAIN APPLICANT			JOINT APPLICANT		
Full name as in NRIC/Passport <input type="checkbox"/> Mr <input type="checkbox"/> Ms <input type="checkbox"/> Mrs <input type="checkbox"/> Mdm <input type="checkbox"/> Dr (underline surname)			Full name as in NRIC/Passport <input type="checkbox"/> Mr <input type="checkbox"/> Ms <input type="checkbox"/> Mrs <input type="checkbox"/> Mdm <input type="checkbox"/> Dr (underline surname)		
NRIC/Passport No.	Date of Birth	Gender <input type="checkbox"/> Male <input type="checkbox"/> Female	NRIC/Passport No.	Date of Birth	Gender <input type="checkbox"/> Male <input type="checkbox"/> Female
Nationality <input type="checkbox"/> Singaporean <input type="checkbox"/> SPR <input type="checkbox"/> Others _____			Nationality <input type="checkbox"/> Singaporean <input type="checkbox"/> SPR <input type="checkbox"/> Others _____		
Country of Residence <input type="checkbox"/> Singapore <input type="checkbox"/> Others _____			Country of Residence <input type="checkbox"/> Singapore <input type="checkbox"/> Others _____		
Marital Status <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Others _____			Marital Status <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Others _____		
No. of Dependent(s)	Race _____		No. of Dependent(s)	Race _____	
Highest Qualifications Attained <input type="checkbox"/> University/Post Grad <input type="checkbox"/> Diploma <input type="checkbox"/> A Level <input type="checkbox"/> O Level <input type="checkbox"/> Others _____			Highest Qualifications Attained <input type="checkbox"/> University/Post Grad <input type="checkbox"/> Diploma <input type="checkbox"/> A Level <input type="checkbox"/> O Level <input type="checkbox"/> Others _____		
Relationship to Joint Applicant: _____			Relationship to Main Applicant: _____		
Contact No. (HP)	(O)	(H)	Contact No. (HP)	(O)	(H)
Email Address _____			Email Address _____		
Home Address _____			Home Address _____		
Residence <input type="checkbox"/> Owned <input type="checkbox"/> Mortgaged <input type="checkbox"/> Parent's or Relative's <input type="checkbox"/> Rented S\$ _____ pm <input type="checkbox"/> Others _____			Residence <input type="checkbox"/> Owned <input type="checkbox"/> Mortgaged <input type="checkbox"/> Parent's or Relative's <input type="checkbox"/> Rented S\$ _____ pm <input type="checkbox"/> Others _____		
Residence Type <input type="checkbox"/> Bungalow <input type="checkbox"/> Semi-D <input type="checkbox"/> Terrace <input type="checkbox"/> Pte Apt / Condo <input type="checkbox"/> Maisonette / Town house <input type="checkbox"/> Exec Condo / HUDC <input type="checkbox"/> HDB <input type="checkbox"/> Others _____			Residence Type <input type="checkbox"/> Bungalow <input type="checkbox"/> Semi-D <input type="checkbox"/> Terrace <input type="checkbox"/> Pte Apt / Condo <input type="checkbox"/> Maisonette / Town house <input type="checkbox"/> Exec Condo / HUDC <input type="checkbox"/> HDB <input type="checkbox"/> Others _____		
Correspondence Address (if different from above) _____					

EMPLOYMENT DATA

<input type="checkbox"/> Employee <input type="checkbox"/> Self-Employed <input type="checkbox"/> Sales / Commission Earner <input type="checkbox"/> Others		<input type="checkbox"/> Employee <input type="checkbox"/> Self-Employed <input type="checkbox"/> Sales / Commission Earner <input type="checkbox"/> Others	
Name of Employer/Business _____		Name of Employer/Business _____	
Type of Industry _____	Length of Service _____ Yr(s) / _____ Mth(s)	Type of Industry _____	Length of Service _____ Yr(s) / _____ Mth(s)
Job Designation _____		Job Designation _____	
Annual Gross Income S\$ _____		Annual Gross Income S\$ _____	
Other Source of Income and Amount S\$ _____		Other Source of Income and Amount S\$ _____	
Name of Previous Employer/Business (if less than 3 years with current employer) _____		Name of Previous Employer/Business (if less than 3 years with current employer) _____	
Length of Service with Previous Employer _____ Yr(s) / _____ Mth(s)		Length of Service with Previous Employer _____ Yr(s) / _____ Mth(s)	
Job Description with Previous Employer:- Type of Industry _____		Job Description with Previous Employer:- Type of Industry _____	

COMBINED FINANCIAL COMMITMENTS

RELATIONSHIP WITH OTHER BANKS / FINANCIAL INSTITUTIONS

Financial Institution / Bank	Type of Facility*	Security (if any)	Amount Owning	Monthly Repayment (S\$)	
				Cash	CPF

*Housing Loan / Personal Loan / Car Loan / Study Loan / Reno Loan

PROPERTY TO BE PURCHASED / REFINANCED

Property Address (Pls include Project Name, If any): Property Type HDB <input type="checkbox"/> 3-Room <input type="checkbox"/> 4-Room <input type="checkbox"/> 5-Room <input type="checkbox"/> Executive Apartment / Maisonette <input type="checkbox"/> Others _____ Private Residential <input type="checkbox"/> Bungalow <input type="checkbox"/> Semi-D <input type="checkbox"/> Intermediate / Corner Terrace <input type="checkbox"/> For Landed Property, No. of Storey _____ <input type="checkbox"/> Condominium <input type="checkbox"/> Executive Condominium <input type="checkbox"/> Apartment <input type="checkbox"/> HUDC <input type="checkbox"/> Others _____ Commercial <input type="checkbox"/> HDB Shop House <input type="checkbox"/> HDB Shop Unit <input type="checkbox"/> Office Unit <input type="checkbox"/> Non-Conservation Shophouse <input type="checkbox"/> Conservation Shophouse <input type="checkbox"/> Coffeeshop <input type="checkbox"/> Clinic / Medical Centre <input type="checkbox"/> Retail Shop Unit <input type="checkbox"/> Others _____	Land Area (if any) _____ sf/sm* Built-in Area _____ sf/sm* Tenure <input type="checkbox"/> *Freehold/Leasehold 999 years wef _____ <input type="checkbox"/> Leasehold 99 yrs wef _____ <input type="checkbox"/> Others: Leasehold _____ yrs wef _____ <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 25%;">Purchase Price</td> <td style="width: 25%;">S\$</td> <td style="width: 25%;">Date of Purchase</td> <td style="width: 25%;"></td> </tr> <tr> <td>Indicative Valuation</td> <td>S\$</td> <td>Valuation Date</td> <td></td> </tr> </table> Valuation Firm / Name of Valuer: Purpose <input type="checkbox"/> Owner Occupation <input type="checkbox"/> Investment (Vacant) <input type="checkbox"/> Investment (expected rental income: S\$ _____ pm) Property <input type="checkbox"/> Completed (Year built: _____) Status <input type="checkbox"/> Under Construction (expected TOP date: _____) <input type="checkbox"/> Deferred payment <input type="checkbox"/> Progressive payment	Purchase Price	S\$	Date of Purchase		Indicative Valuation	S\$	Valuation Date	
Purchase Price	S\$	Date of Purchase							
Indicative Valuation	S\$	Valuation Date							
Name(s) of Property's Registered Owner(s) 1. _____ 2. _____ 3. _____ 4. _____		NRIC / Passport No. (Pls include IC / Passport copies if different from applicants IC)							

FINANCING REQUIREMENT - Select either [(i) or (ii)] AND (iii)

(i) NEW PURCHASE			(ii) REFINANCING		
Initial Cash Upfront		S\$	Existing Bank / Financial Institution		
Bridging Loan+ (Cash repayment only)	mths	S\$	Housing Loan Outstanding	yrs	S\$
Bridging Loan+ (CPF repayment - max 10%)	mths	S\$	Undisbursed Housing Loan Amount		
Housing Grant (for HDB/Executive Condo only)		S\$	Term Loan Outstanding	yrs	S\$
CPF for Lump Sum Payment		S\$	Overdraft		
Short Term Loan (Cash repayment only)	mths	S\$	Total with Existing Bank		
Short Term Loan (CPF repayment only)	mths	S\$	CPF Withdrawn to-date		
Housing Loan	yrs	S\$	Additional Term Loan	yrs	S\$
Overdraft (As part of purchase price)		S\$	Additional Overdraft		
Total Purchase Price (net of discount)		S\$	*Note: Max loan tenor for Bridging Loan is 6 months as per MAS directives.		
Term Loan (Financing of MRTA, not part of purchase price)	yrs	S\$			
Term Loan (Personal use, not part of purchase price)	yrs	S\$			
Overdraft (Personal use, not part of purchase price)		S\$			

(iii) CPF DETAILS:		
CPF for Monthly Repayment	Yes / No (pls circle)	S\$ _____ pm/Max
CPF for Stamp / Legal Fees	Yes / No (pls circle)	S\$ _____

BRIDGING LOAN/SHORT TERM LOAN REPAYMENT FROM SALE OF EXISTING PROPERTY (If applicable)

PROPERTY TO BE SOLD		
Sale Price / Market Value	S\$	Property Address (Pls include Project Name, if any):
Less: Loan Outstanding	(S\$ _____)	
CPF Utilised	(S\$ _____)	
Net Cash Proceeds	S\$	Expected / Actual Sale Date

SOLICITOR TO ACT FOR CUSTOMER

Firm Name		Tel No(s)	
Solicitor Name		Fax(s)	

HOW DID YOU GET TO KNOW ABOUT OUR HOME LOAN

<input type="checkbox"/> Newspaper	<input type="checkbox"/> TV	<input type="checkbox"/> Real Estate Agent	<input type="checkbox"/> Branch
<input type="checkbox"/> Internet/e-flash	<input type="checkbox"/> Member-get-member	Name (as in NRIC) _____	Employee Name _____
<input type="checkbox"/> Flyers/Direct Mailer	<input type="checkbox"/> Showflat	NRIC _____	Employee ID _____
<input type="checkbox"/> Others _____		Company _____	Branch _____

DECLARATION AND AUTHORISATION

IMPORTANT: PLEASE READ BEFORE SIGNING

By signing below,

- (a) I/We confirm that I/we will not use any credit facilities from the Bank or any other lender for the cash equity portion.
- (b) I/We hereby declare to the Bank that I/we have not received a discount, rebate or any other benefit from the vendor or any other party (including the payment of legal fees or stamp fees) which has the effect of reducing the true purchase price of the Property or part of the Property.
- (c) I/We hereby declare that I/we have not been granted credit facility(ies) by a financial institution (other than United Overseas Bank Limited) or by the vendor or by any other party for the purchase of the Property or part of the Property.
- (d) I/We hereby warrant and represent to the Bank that the particulars and information furnished by me/us herein are true and accurate. Further, I/we/am/are aware and agree that approval of this application is at the Bank's sole discretion, and the Bank is entitled to reject the application without assigning any reason or notice to me/us.
- (e) I/We also warrant that all copies of the documents submitted are true copies, and shall become and remain the property of the Bank.
- (f) I/We hereby authorise the Bank to obtain and verify any information about me/us at the Bank's sole discretion.
- (g) I/We confirm that at the time of this application, I/we am/are not undischarged bankrupt(s) in S'pore or any other country and there has been no statutory demand served on me/either of us or legal proceedings commenced against me/either of us.
- (h) I/We agree that if any of the information given herein becomes inaccurate or misleading or changes in anyway, whether before the application is approved or while the Loan is existing, I/we shall promptly notify the Bank of such changes.
- (i) I/We consent and authorise the Bank to communicate with me/us with respect of this application by electronic mail or any other means the Bank may deem appropriate at my/our respective address(es) set out in this application.
- (j) I/We hereby consent that the Bank may, at any time without liability to me/us, disclose any information relating to me/us on any of my/our account which I/we may have with the Bank, to any third party as the Bank may deem fit at the Bank's absolute discretion (including without limitation the Consumer Credit Bureau, the Bank's branches worldwide and its servants, agents, correspondents and independent contractor(s) whenever the Bank considers it in its interest to make such disclosure.
- (k) I/We understand that the Bank may require a deposit account to be opened or an existing account nominated, to be used as the repayment account for all administrative charges, monthly instalments, payment of arrears, fire insurance premiums, annual review charges, valuation fees, legal costs and all other charges imposed by the Bank. I/We acknowledge that I/we have read and understood fully all the Bank's prevailing Standard Terms and Conditions Governing Accounts and Services and the terms contained in this application form and agree to be bound by them in connection with the deposit account(s) that may be opened hereunder as well as any and all account(s) designated as deposit account(s) by the Bank that may at this date already be opened by me/us and/or that may hereafter be opened by me/us with the Bank.
- (l) Where a Housing and Development Board ("HDB") flat is to be used as security for the Loan, I/we further irrevocably authorise the Bank to disclose to the HDB, any information pertaining to myself/ourselves including without limitation all information in relation to my/our application herein, accounts, and facilities with the Bank.
- (m) I/We consent to the Bank disclosing all the information contained in this property loan application form, the letter of offer and all my /our bank account(s) details to UOB Life Assurance Ltd ("UOB Life") in order to enable UOB Life to process my/our application for the mortgage insurance.

Signature of Main Applicant / Date

Signature of Joint Applicant(s) / Date

DOCUMENTS SUBMITTED

<input type="checkbox"/> ICs / Passport Copy of all Applicants and Owners <input type="checkbox"/> Latest Computerised Payslip <input type="checkbox"/> Income Documents: <input type="checkbox"/> Latest IR8A Form / Tax Return <input type="checkbox"/> 12 months CPF Contribution History <input type="checkbox"/> 2 years Tax Return (self-employed) <input type="checkbox"/> 2 years Commission Stmt (commission-based) <input type="checkbox"/> Option to Purchase (for New Purchase) <input type="checkbox"/> Past 6/12 months' Loan Account Statement of Existing Mortgagee from Bank/HDB (for Refinancing)	<input type="checkbox"/> Latest CPF Statement of Account (if CPF usage is involved) <input type="checkbox"/> Latest CPF Withdrawal Statement for Existing Property to be Refinanced (if applicable) <input type="checkbox"/> Latest CPF Withdrawal Statement for Existing Property to be Sold (if applicable) <input type="checkbox"/> Option for Sale of Existing Property (if applicable) <input type="checkbox"/> Tenancy Agreement (if available) <input type="checkbox"/> Title Deed Copy (if property is unencumbered) <input type="checkbox"/> KYC with Factiva Printout <input type="checkbox"/> Housing Agent Referral Form <input type="checkbox"/> Valuation Report (for HDB properties)
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FOR OFFICIAL USE ONLY

Branch Code: (where facility is to be booked in)	Salesperson Full Name:	Salesperson Employee ID:
Interest Rate Package / PLCE Product Code	Remarks & Recommendations:	