

**INSURANCE OVERDRAFT APPLICATION FORM**
**ELIGIBILITY CRITERIA**

- Singapore Citizen or Singapore Permanent Resident / Foreigner
- Age 21 years & above
- Policyholder
- Policy with minimum cash / surrender value of S\$5,000
- Policy is not CPF type or Investment linked
- Policy must be in force and not classified under Section 73 of the Conveyancing and Law of Property Act

**DOCUMENTS REQUIRED**

1. Photocopy of NRIC (front & back)
2. Copy of Insurance Policy
3. **Proof of Income** (Salaried Person) : Latest original computerised payslip **OR** Income Tax Notice of Assessment **OR** CPF statement for the past 6 months (Self Employed) : Latest original Income Tax Notice of Assessment for the past 2 years
4. Any other documents as may be requested by the Bank at its sole discretion

**IMPORTANT INFORMATION**

- Applications not supported by the requisite documents or with incomplete information will delay the loan processing.
- You are required to open a Current account with the Bank for the servicing of your Insurance premiums. Prevailing account charges apply.

*NOTE: You can now print your Notices of Assessment at myTax Portal with your SingPass or IRAS PIN. The service is free. Log on to [www.mytax.iras.gov.sg](http://www.mytax.iras.gov.sg)*

**RHB Insurance Overdraft Request**
**LOAN DETAILS**

Amount of Loan Required S\$	<input type="text"/>	Policy Cash Value S\$	<input type="text"/>
Name of Insured	<input type="text"/>	Name of Beneficiary	<input type="text"/>

**1A) POLICY DETAILS**

Name of Insurance Company	<input type="text"/>	Policy No	<input type="text"/>
Type of Policy	<input type="checkbox"/> Regular Premium <input type="checkbox"/> Single Premium <input type="checkbox"/> Endowment <input type="checkbox"/> Others (Pls specify)		
Date of Policy	<input type="text"/>	Policy Effective Date	<input type="text"/>
		Sum Assured S\$	<input type="text"/>

**1B) POLICY DETAILS**

Name of Insurance Company	<input type="text"/>	Policy No	<input type="text"/>
Type of Policy	<input type="checkbox"/> Regular Premium <input type="checkbox"/> Single Premium <input type="checkbox"/> Endowment <input type="checkbox"/> Others (Pls specify)		
Date of Policy	<input type="text"/>	Policy Effective Date	<input type="text"/>
		Sum Assured S\$	<input type="text"/>

**Assignor Personal Details**

	<input type="checkbox"/> Dr <input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Mdm	Gender	<input type="checkbox"/> M <input type="checkbox"/> F
Name as in NRIC / Passport <i>(Pls underline surname)</i>	<input type="text"/>		
Date of Birth (DD / MM / YY)	<input type="text"/>	Marital Status	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Others (Pls specify)
Nationality	<input type="checkbox"/> Singaporean <input type="checkbox"/> Permanent Resident	No. of Dependants	<input type="text"/>
Citizenship (if P.R.)	<input type="text"/>	Identity Card / Passport No.	<input type="text"/>
Highest Education Obtained	<input type="checkbox"/> Higher Degree / Professional Qualification <input type="checkbox"/> Degree <input type="checkbox"/> Diploma <input type="checkbox"/> A Level <input type="checkbox"/> Others (Pls specify)		

**Home Address**

Block / House No.	<input type="text"/>	Unit No.	<input type="text"/>	Postal Code	<input type="text"/>	No. of Years in Residence	<input type="text"/>
Street Name	<input type="text"/>			Condo / Estate Name	<input type="text"/>		
Ownership Type	<input type="checkbox"/> Mortgaged / Loans <input type="checkbox"/> Self-owned <input type="checkbox"/> Parents / Relatives <input type="checkbox"/> Employeris <input type="checkbox"/> Rented   Monthly Rent S\$ <input type="text"/>						
Residential Type	<input type="checkbox"/> HDB <input type="checkbox"/> Semi-D <input type="checkbox"/> Detached <input type="checkbox"/> Terrace <input type="checkbox"/> Executive Condominium <input type="checkbox"/> Condominium / Apartment <input type="checkbox"/> Others (Pls specify)						

**Mailing Address** *(if different from above. No P.O. Boxes or foreign addresses are allowed)*

Block / House No.	<input type="text"/>	Unit No.	<input type="text"/>	Postal Code	<input type="text"/>	No. of Years in Residence	<input type="text"/>
Street Name	<input type="text"/>			Condo / Estate Name	<input type="text"/>		
Home Tel No.	<input type="text"/>	Pager No.	<input type="text"/>	Office Phone No.	<input type="text"/>		
Mobile Phone No.	<input type="text"/>	Email	<input type="text"/>				

### Assignor Work Details

Name of Current Employer		Industry Type	
Current Position in Company		Job Status	<input type="checkbox"/> Salaried <input type="checkbox"/> Self-Employed <input type="checkbox"/> Commission-Based
Gross Monthly Salary (S\$)		Other Income	
Address of Employer			
Name of Previous Employer		No of Years in Service	

### Assignor Financial Commitments

Banking Credit Facility (inclusive of RHB Bank Account, if any)

Loan Type	Bank		Approved Credit Amount / Limit	Outstanding Balance	Monthly Payment
Credit Card(s)		\$			
Line(s) of Credit		\$			
Car Loan		\$			
Other Loan(s)		\$			
Home Mortgage		\$			

Mortgage Monthly Repayment (Cash) \_\_\_\_\_

Mortgage Monthly Repayment (CPF) \_\_\_\_\_

### Declaration & Authorisation

1. I hereby declare that I am not a bankrupt and that no statutory demand has been served on me.
2. I confirm that all information contained herein and submitted for documentation are true, correct and complete and I have not withheld any information that may prejudice my application.
3. I authorise you or your representative to verify information relating to this application from any source without reference to me.
4. I hereby agree to provide any additional information and supporting documents from time to time as required by the Bank.
5. I hereby authorise the Bank to disclose at any time and from time to time any information whatsoever regarding the money and other of my relevant particulars or my account(s) and transactions to any branch, subsidiary, affiliate or office of the Bank or to any government or regulatory authorities or to any other third parties (including, without limitation, credit bureau, credit reference or evaluation agencies) wherever situated for any purpose whatsoever.
6. I agree and acknowledge that the approval of this application is at the Bank's sole discretion and that the Bank may decline this application or specify a lower quantum of loan than that specified in the application without giving any reason whatsoever.
7. I hereby agree that RHB Bank may at its own discretion send by ordinary mail or such other means any approval letter, cheque(s) issued in disbursement of the loan, and all other documents to any of my address(es) on RHB Bank's records at my sole risk.
8. I hereby agree to be liable for all out-of-pocket expenses and / or charges incurred in relation to my application even though my application may not be approved.
9. I hereby agree to be bound by RHB Bank's Terms and Conditions Governing Banking Facility (as may be varied by the Bank from time to time), a copy of which is available at all RHB Bank's branches in Singapore and I have read and understood all relevant Terms and Conditions.

**Please sign as you would for all future RHB Bank transactions**

\_\_\_\_\_ x

Signature of Assignor

\_\_\_\_\_

Date

### For Official Use

Submitted By / Date \_\_\_\_\_ Name of Sales Officer \_\_\_\_\_

Referral Fees Applicable? (Y / N\*) \_\_\_\_\_ Relationship \_\_\_\_\_

Product / Credit Facility	Credit Limit (S\$1000)	Interest Rate (%)	Review Date	MOA (%)

Security: Assignment of Insurance Policy(ies): \_\_\_\_\_

Comments:	Comments:
Recommended by: _____ Name: _____ Title: _____ Date: _____	Approved / Rejected by*: _____ Name: _____ Title: _____ Date: _____