

RENOVATION LOAN APPLICATION FORM

ELIGIBILITY CRITERIA

- For the Main Applicant:*
- Singapore Citizen or Permanent Resident
 - Aged between 21 and 55 years
 - Earning a minimum annual income of S\$30,000

- For the Joint Applicant (where applicable):*
- Singapore Citizen or Permanent Resident
 - Aged between 21 and 55 years
 - Joint applicant must be a spouse, sibling, parent, or child of the Main Applicant.
 - Joint applicant must earn a minimum income of S\$30,000 for the income to be computed as part of the loan quantum.

Note: Either the Main or Joint Applicant must be the owner of the property to be renovated.

IMPORTANT INFORMATION

Fees and Charges

- Processing Fee : 1% on the approved loan amount to be deducted upon release of this loan.
- Release of loan (less the processing fee) is by way of issuance of Cashier's Order(s) addressed to your contractor(s).
- Prevailing bank charges are payable for the 2nd and 3rd Cashier's Orders issued.
- Loan is to be released within 3 months from the Approval Letter date upon receipt of the Disbursement Authorisation Form and all documents required as set out in the Approval Letter.

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

DOCUMENTS REQUIRED

Please tick the documents that you will be submitting:

- Copy of Contractor's Quotation/Invoice duly signed by Applicant(s) and Contractor(s).
- Photocopy of NRIC (both sides) of Applicant(s) and Guarantor (where applicable).
- Proof of Income:

Salaried Employee:

- i) Latest Computerized Payslip OR
- ii) CPF Contribution Statement for past 12 months OR
- iii) Latest Income Tax Notice of Assessment (NOA) PLUS any of the above two income documents

Variable Income/Commission Based Earner:

- i) Latest 6 months Computerized Payslip OR
- ii) CPF Contribution Statement for past 12 months
- iii) Latest Income Tax Notice of Assessment (NOA)
- iv) Income Tax Notices of Assessment (NOA) for past 2 years

Self-employed:

- For free Notice of Assessment, log on and print from <https://mytax.iras.gov.sg> using your SingPass or IRAS PIN
- Proof of ownership on property to be renovated e.g. HDB Letter of Approval/Flat Information, CPF Property Withdrawal Statement, Certificate of Title, property tax bill, etc.
- For HDB Flat Information, log on and print from www.hdb.gov.sg using your SingPass
- For joint application: Document proof of relationship e.g. copy of marriage or birth certificates

	Main Applicant	Joint Applicant (where applicable)	Guarantor (where applicable)
Copy of Contractor's Quotation/Invoice	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Photocopy of NRIC (both sides)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Proof of Income:			
Salaried Employee:			
i) Latest Computerized Payslip OR	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
ii) CPF Contribution Statement for past 12 months OR	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
iii) Latest Income Tax Notice of Assessment (NOA) PLUS any of the above two income documents	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Variable Income/Commission Based Earner:			
i) Latest 6 months Computerized Payslip OR	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
ii) CPF Contribution Statement for past 12 months	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
iii) Latest Income Tax Notice of Assessment (NOA)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
iv) Income Tax Notices of Assessment (NOA) for past 2 years	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Self-employed:			
For free Notice of Assessment, log on and print from https://mytax.iras.gov.sg using your SingPass or IRAS PIN	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Proof of ownership on property to be renovated e.g. HDB Letter of Approval/Flat Information, CPF Property Withdrawal Statement, Certificate of Title, property tax bill, etc.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
For HDB Flat Information, log on and print from www.hdb.gov.sg using your SingPass	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
For joint application: Document proof of relationship e.g. copy of marriage or birth certificates	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Note: The Bank may at its sole discretion request for additional documents. Applications not accompanied by required documents or with incomplete information will cause a delay in processing.

FINANCIAL REQUEST

Name of Contractor(s)

Loan Amount Required: S\$ (minimum S\$10,000, maximum S\$30,000)

Loan Tenure 1 year 2 years 3 years 4 years 5 years

Type of Rate Package: Monthly Rest Flat Rate

Name of Property Owner(s)

Address of Property to be Renovated:

Postal Code

Ownership Type: Mortgaged/Loan Self-Owned Parents'/Relatives' HDB Condo / Apt Semi-Detached

No. of Years in Residence Residential Type Others, pls specify

MAIN APPLICANT'S PERSONAL PARTICULARS

Mr Mrs Mdm Ms Dr

Name (as in NRIC) (Please underline surname)

NRIC / Passport* No. Date of Birth Gender: Male Female

Nationality Singaporean Permanent Resident, pls specify Nationality No. of Dependants

Marital Status Single Married Divorced Widowed

Highest Education Obtained Higher Degree / Professional Qualification Degree Diploma 'A' Level Others (Pls specify)

Address (as in NRIC)

Postal Code No of Years in Residence

Mailing Address (within Singapore) (if different from above)

Postal Code

NOTE: In the case of joint applicants, we agree that this address shall be used for all correspondences between RHB and us subject to RHB Bank Renovation Loan and Furnishing Loan Terms and Conditions

Ownership Type Mortgaged / Loans Self-Owned Parents' / Relatives' Employer's Rented, Rental S\$

Residential Type HDB Condo/Apt Semi-Detached Others, pls specify

Contact No. (Please provide at least 2) Home Mobile Office Extn

Email Address

MAIN APPLICANT'S EMPLOYMENT DETAILS

Name of Current Employer

Industry Type Occupation

Job Status Salaried Self-Employed Commission-Earner Others (Pls specify)

Monthly Income S\$ Other Income S\$

Length of Service years months

Address of Employer

Name of Previous Employer (if <2 years in current employment) Length of Previous Service years months

JOINT APPLICANT'S PERSONAL PARTICULARS (where applicable)

Mr Mrs Mdm Ms Dr
 Name (as in NRIC) (Please underline surname) _____ Relationship with Main Applicant:
 Spouse Sibling Parent / Child
 NRIC / Passport* No. _____ Date of Birth (d d m m y y) _____ Gender: Male Female
 Nationality Singaporean Permanent Resident, pls specify Nationality _____ No. of Dependants _____
 Marital Status Single Married Divorced Widowed
 Highest Education Obtained Higher Degree / Professional Qualification Degree Diploma 'A' Level Others (Pls specify) _____
 Address (as in NRIC) _____ Postal Code _____ No. of Years in Residence _____
 Ownership Type Mortgaged / Loans Self-Owned Parents' / Relatives' Employer's Rented, Rental S\$ _____
 Residential Type HDB Condo/Apt Semi-Detached Others, pls specify _____
 Contact No. (Please provide at least 2) Home _____ Mobile _____ Office _____ Extn _____
 Email Address _____

JOINT APPLICANT'S EMPLOYMENT DETAILS (where applicable)

Name of Current Employer _____
 Industry Type _____ Occupation _____
 Job Status Salaried Self-Employed Commission-Earner Others (Pls specify) _____
 Monthly Income S\$ _____ Other Income S\$ _____
 Length of Service _____ years _____ months
 Address of Employer _____
 Name of Previous Employer (if <2 years in current employment) _____ Length of Previous Service _____ years _____ months

GUARANTOR'S PERSONAL PARTICULARS (where applicable)

Mr Mrs Mdm Ms Dr
 Name (as in NRIC) (Please underline surname) _____ Relationship with Main Applicant:
 NRIC / Passport* No. _____ Date of Birth (d d m m y y) _____ Gender: Male Female
 Nationality Singaporean Permanent Resident, pls specify Nationality _____ No. of Dependants _____
 Marital Status Single Married Divorced Widowed
 Highest Education Obtained Higher Degree / Professional Qualification Degree Diploma 'A' Level Others (Pls specify) _____
 Address (as in NRIC) _____ Postal Code _____ No. of Years in Residence _____
 Ownership Type Mortgaged / Loans Self-Owned Parents' / Relatives' Employer's Rented, Rental S\$ _____
 Residential Type HDB Condo/Apt Semi-Detached Others, pls specify _____
 Contact No. (Please provide at least 2) Home _____ Mobile _____ Office _____ Extn _____
 Email Address _____

GUARANTOR'S EMPLOYMENT DETAILS (where applicable)

Name of Current Employer _____
 Industry Type _____ Occupation _____
 Job Status Salaried Self-Employed Commission-Earner Others (Pls specify) _____
 Monthly Income S\$ _____ Other Income S\$ _____
 Length of Service _____ years _____ months
 Address of Employer _____
 Name of Previous Employer (if <2 years in current employment) _____ Length of Previous Service _____ years _____ months

RENOVATION LOAN SERVICING ACCOUNT - AUTHORISATION TO DEBIT ACCOUNT FOR MONTHLY INSTALMENTS

Please tick accordingly:

For existing RHB Bank Current/TRIO Current/Savings Account* Customer
 I/We authorise the monthly instalments, interest, costs, charges, fees and all other monies due and payable in connection with the Renovation Loan to be debited from my/our RHB Bank Account No: _____

Authorised Signature(s)

For non-RHB Bank Customer
 The Bank will open a new RHB Bank Current Account in your name or for joint applications, in the joint names of the Main Applicant and Joint Applicant (to be operated on any one basis) which will be used to debit all monthly instalments, interests, fees, costs, charges and all other monies due and payable in connection with the Renovation Loan.

I/We hereby authorise and confirm my/our agreement to the Bank opening a RHB Current Account for me/us upon the approval of my/our RHB Renovation Loan application and agree to be bound by the RHB Terms and Conditions Governing Accounts for the operation of the RHB Current Account.

Deposit Insurance Scheme

Singapore dollar deposits of non-bank depositors are insured by the Singapore Deposit Insurance Corporation, for up to S\$50,000 in aggregate per depositor per Scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

MAIN APPLICANT'S FINANCIAL COMMITMENTS

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

Loan Type	Bank	Approved Credit Limit	Outstanding Balance	Monthly Repayment
Home Loan(s)		S\$		
Car Loan(s)		S\$		
Credit Card(s)		S\$		
Line(s) of Credit		S\$		
Personal Loan(s)		S\$		

Purpose of Personal Loan(s) _____

Mortgage Monthly Repayment (cash) _____ Mortgage Monthly Repayment (CPF) _____

JOINT APPLICANT'S FINANCIAL COMMITMENTS (where applicable)

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

Loan Type	Bank	Approved Credit Limit	Outstanding Balance	Monthly Repayment
Home Loan(s)		S\$		
Car Loan(s)		S\$		
Credit Card(s)		S\$		
Line(s) of Credit		S\$		
Personal Loan(s)		S\$		

Purpose of Personal Loan(s) _____

Mortgage Monthly Repayment (cash) _____ Mortgage Monthly Repayment (CPF) _____

GUARANTOR'S FINANCIAL COMMITMENTS (where applicable)

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

Loan Type	Bank	Approved Credit Limit	Outstanding Balance	Monthly Repayment
Home Loan(s)		S\$		
Car Loan(s)		S\$		
Credit Card(s)		S\$		
Line(s) of Credit		S\$		
Personal Loan(s)		S\$		

Purpose of Personal Loan(s) _____

Mortgage Monthly Repayment (cash) _____ Mortgage Monthly Repayment (CPF) _____

HOW DID YOU GET TO KNOW ABOUT OUR RENOVATION LOAN

- Branch
 Newspaper
 Magazine
 Internet
 Friends
 Roadshow
 Intermediary

Name of Referral (as in NRIC) : _____

NRIC No. : _____ Contact No. : _____

Company : _____

FOR OFFICIAL USE ONLY

Individual

Company

I/We confirm that I/we have obtained the consent of the abovementioned individual to provide his/her personal information.

UNITED STATES OF AMERICA FOREIGN ACCOUNT TAX COMPLIANCE ACT (FATCA) DECLARATION

Questionnaire on U.S. Indicia

Do you possess any of the following U.S. indicia? Please select accordingly:

	Main Applicant	Joint Applicant
1. U.S. citizen / tax resident? (U.S. passport / green card holder, U.S. taxpayer, etc)	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
2. U.S. place of birth?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
3. U.S. address (residence / mailing / P.O Box)?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
4. U.S. telephone number?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
5. Standing instructions to pay amounts from this account to an account maintained in the U.S.?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

NOTE:

- a) If answer to Q1 is Yes, please complete and provide Form W-9
- b) If any answers from Q2 to Q5 is Yes, please complete and provide Form W-8BEN

I/We hereby confirm I/we understand the FATCA requirements. I/We hereby declare that I am/we are:
(Please tick one box only)

Main Applicant	<input type="checkbox"/> Non-U.S. Individual with no U.S. indicia	<input type="checkbox"/> Non-U.S. Individual with U.S. Indicia (provide Form W-8BEN)	<input type="checkbox"/> U.S. Individual (provide Form W-9)
Joint Applicant	<input type="checkbox"/> Non-U.S. Individual with no U.S. indicia	<input type="checkbox"/> Non-U.S. Individual with U.S. Indicia (provide Form W-8BEN)	<input type="checkbox"/> U.S. Individual (provide Form W-9)

If there is any update to the account information / FATCA status, I/we hereby agree to notify and furnish RHB with the relevant documentary evidence within 30 days of such change. I/We consent to and authorize RHB to perform any of the following, if applicable:

1. Withhold any applicable payments in the account
2. Report or disclose all relevant information relating to or arising from the account
3. Terminate (with prior notice) my/our contractual relationship(s) with RHB

NOTE: You may refer to the FAQs on the FATCA requirements that is available at www.rhbbank.com.sg

DECLARATION & AUTHORISATION BY APPLICANT(S)

I/We hereby declare and confirm the following:

1. I/we am/are not a bankrupt and no statutory demand has been served on me/us.
2. All information contained herein and the documents submitted are true, correct and complete and I/we have not withheld any information that may prejudice my/our application. I/We undertake to notify the Bank immediately of any change in such information.
3. I/we authorise you or your representative to verify information relating to this application from any source without reference to me/us.
4. I/we will provide any additional information and supporting documents from time to time as required by RHB Bank.
5. I/we 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.
6. My/our contract with the contractor is genuine and at arm's length and I/we have no relationship with the contractor whatsoever, neither do I/we have any interest in the contractor's business.
7. I/we agree I/we shall upon request grant access to RHB Bank and its authorised officers/representatives/agents to inspect the property to be renovated.
8. I/we agree to be bound by the RHB Bank Renovation Loan and Furnishing Loan Terms and Conditions (a copy of which is available at any of the RHB Bank Branches in Singapore or at the website www.rhbbank.com.sg) and that the said Terms and Conditions, the approval letter and this application form constitute the whole agreement between us in relation to the Renovation Loan.
9. I/we agree to the collection, use and disclosure of the information provided herein and any other information provided to or obtained by the Bank from time to time for the purposes as set out in the Bank's Terms and Conditions Governing Accounts and the respective products.
10. I/we agree that the 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 my/our mailing address stated herein or to the main Applicant's or to any of our address on RHB Bank's records at my/our sole risk.
11. No member of my/our family is in the employment of the RHB Capital Berhad Group. Please indicate the name(s) and relationship if otherwise:
12. I/we am/are transacting for my/our own account and not on behalf of any other person or entity.
13. Where there is more than one applicant, each of us acknowledge that all declarations, authorisations and representations in this application shall be deemed to be made by and apply to and be binding on all of us jointly and severally.
14. I/we may submit the Renovation Loan Disbursement Authorisation Form to the Bank by fax or email and agree and accept the possible risks involved in connection with the giving of any fax or email instruction.
15. I/we shall indemnify the Bank and keep the Bank indemnified at all times against and from all actions, proceedings, claims, loss, damage, costs and expenses which may be brought against the Bank or suffered or incurred by the Bank arising either directly or indirectly out of or in connection with the Bank accepting fax or email instructions from or purportedly from me/us.
16. **DEATH, INSANITY, BANKRUPTCY OR ANY DISABILITY OF GUARANTOR**
I/we undertake to notify the Bank immediately of the death, insanity, bankruptcy or any disability of the guarantor ("Guarantor") during the period before full repayment of the Loan and interest thereon.
In such an event, I/we further undertake to provide the Bank with a replacement Guarantor within 1 month from the date of the notice to the Bank.
Important: If your application is approved, the Bank will issue you an Approval Letter with a Renovation Loan Disbursement Authorisation Form. Please note that the approved Renovation Loan is available for drawdown within 3 months from the date of the Approval Letter.

I/We would like to receive from time to time information, updates, special offers and or promotions in relation to products and or services provided by or through RHB Bank Berhad, Singapore (RHB), through: (Please tick accordingly)

Main Applicant: Voice call SMS/MMS

Joint Applicant: Voice call SMS/MMS

I/We further agree that my/our signature(s) on this application form will be used by the Bank as my/our specimen signature(s) for verification against all my/our future transactions with the Bank including the signing of cheques issued under my/our RHB Current Account.

Signature of Main Applicant & Date:

Signature of Joint Applicant & Date:

Note: Your signature(s) on this page will be used to verify against all your future transactions with RHB Bank in relation to the operation of the RHB Current Account

FOR BRANCH USE: Current Account Number : - - -

DECLARATION & AUTHORISATION BY GUARANTOR (where applicable)

I hereby declare and confirm the following:

1. I am not a bankrupt and no statutory demand has been served on me.
2. All information contained herein and the documents submitted are true, correct and complete and I have not withheld any information that may prejudice this application. I undertake to notify the Bank immediately of any change in such information.
3. I authorise you or your representative to verify information relating to this application from any source without reference to me.
4. I will provide any additional information and supporting documents from time to time as required by the Bank.
5. I agree to sign a Guarantee document in such form and on such terms as the Bank requires if this application is approved.
6. I hereby expressly and irrevocably permit and authorise the Bank and the Bank's officers to collect, use, disclose, reveal and divulge any and all information and particulars relating to and in connection with me, any and all of my accounts with the Bank (whether alone/jointly), any transactions or dealings between me and the Bank, my credit standing and financial position, this application and/or any facilities granted to me by the Bank and/or the guarantee to any person at any time and from time to time, including, but not limited to RHB Bank, any person who is jointly and severally liable or indebted to the Bank with me and/or the Borrower, any of the Bank's subsidiaries, branches, agents, correspondents, agencies or representative offices, any governmental agencies and authorities in Singapore and elsewhere, any person to whom such disclosure is permitted or required by any statutory provision or by law, any credit bureau of which the Bank is member, any other member(s) and/or compliance committee of such credit bureau and/or any of the Bank's potential assignees or transferees provided that such disclosure is necessary in connection with this Renovation Loan or is required or authorised under any written law.

I would like to receive from time to time information, updates, special offers and or promotions in relation to products and or services provided by or through RHB Bank Berhad, Singapore (RHB), through: *(Please tick accordingly)*

Guarantor: Voice call SMS/MMS

Signature of Guarantor & Date:

For Bank Use

For Bank Use			
	Main Applicant	Joint Applicant	Guarantor
Employer Industry Code			
Occupation Code			
Monthly Income			
Annual Income			
	DIRECT		INDIRECT
Received Via:	<input type="checkbox"/> Walk-In <input type="checkbox"/> Cross-sell		<input type="checkbox"/> Mail <input type="checkbox"/> Fax <input type="checkbox"/> Email
KYC Done:	<input type="checkbox"/> Verify IC		<input type="checkbox"/> Verification Form Completed
Signature Verified:	<input type="checkbox"/> Yes		

Submitted Date _____ Name of Sales Officer _____ Temporary Credit (Yes/No): S\$ _____

Credit Limit (\$'000)	Tenure	Monthly Repayment (S\$)	Interest Rate (%)	DSR (%)	ADSR (%)
Group Limit S\$:		Secured S\$:		Unsecured S\$:	
Deviations: (Yes/No)					

Comments :

Comments :

Recommended By: _____
Name / Title / Date

Approved/Rejected By: _____
Name / Title / Date

Folding Line

Glue Here

Glue Here

Glue Here

**BUSINESS REPLY SERVICE
PERMIT NO. 07238**



RHB BANK BERHAD
Consumer Banking Department
RHB Renovation Loan
90 Cecil Street
#14-03 RHB Bank Building
Singapore 069531

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Singapore only.

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