



Oversea-Chinese Banking Corporation Limited
65 Chulia Street #09-00 OCBC Centre Singapore 049513
Tel: 6538 1111 www.ocbc.com

APPLICATION FORM FOR :

- COMMERCIAL & INDUSTRIAL PROPERTY LOAN**
 BUSINESS TERM LOAN

* Please delete where applicable
 Please tick where applicable

Bank Officer:

(A) DOCUMENTATION CHECKLIST

- | | |
|--|---|
| <input type="checkbox"/> Copies of Borrowers' NRIC | <input type="checkbox"/> Tenancy Agreement (if property is tenanted with Certificate of Stamp Duty) |
| <input type="checkbox"/> Latest 2 years Income Tax Assessment / Latest computerised payslip | <input type="checkbox"/> CPF Statements of Account and withdrawal statements (if CPF is used) |
| <input type="checkbox"/> Last 2 years Financial Statements for Pte Ltd
(Optional for Sole-Prop/Partnership) | <input type="checkbox"/> Letter from HDB (For HDB shops) |
| <input type="checkbox"/> Latest 6 months' bank statements on the Business Account | <input type="checkbox"/> Existing Financier's Facility Letter (Refinance) |
| <input type="checkbox"/> Loan Account Statements from existing financier(s) for past 6 months | |

(B) BORROWER(S)' PARTICULARS

Name of Borrower (s):

Mailing Address:

Postal code:

(C) DETAILS OF PROPERTY TO BE MORTGAGED

Address of property to be mortgaged:

Postal code:

Types of property to be mortgaged:

Commercial Industrial Residential

Freehold Leasehold Type: _____ years

Purpose:

Owner occupation

Owner occupation (sublet)

[Monthly rental income (existing / expected*): S\$ _____]

Investment

[Monthly rental income (existing / expected*): S\$ _____]

Property:

Completed

Under construction (Expected TOP date: MM YYYYY)

Age of property : _____ years

Commenced since : _____

Type of property:

Commercial shop SOHO HDB shop

Office Factory Others: _____

Built-in area : _____ sq meter / ft *

Land area : _____ sq meter / ft *

For individual ownership, please indicate:

Joint tenancy Tenancy in common Sole owner

Mortgagor's name:

NRIC:

% ownership^ (for tenancy in common)

1	_____	_____	_____ %
2	_____	_____	_____ %
3	_____	_____	_____ %
4	_____	_____	_____ %
5	_____	_____	_____ %

(D) MY / OUR FINANCING REQUIREMENTS

FOR PURCHASE

FOR PURCHASE		Loan to be structured as follows:			
		Loan quantum	Tenure	Loan purpose	
1	Purchase price S\$				
2	Less: Cash rebate / reimbursement by vendor / other benefits - S\$				
3	Net purchase S\$	Term loan 1	S\$	years	Purchase / working capital*
4	Less: Own cash - S\$	Term loan 2	S\$	years	Purchase / working capital*
5	Financing requirements S\$	Term loan 3	S\$	years	Purchase / working capital*
For direct purchase from HDB - Final repayment (8%) to be earmarked from: <input type="checkbox"/> Term loan <input type="checkbox"/> Overdraft		Overdraft	S\$	years	Purchase / working capital*

FOR REFINANCE					
Current bank / financier:		Financing requirements:			
Existing credit facilities:		Loan quantum	Tenure	Loan purpose	
Outstanding term loan	S\$	Term loan 1	S\$	years	Refinance / working capital*
Undisbursed loan amount (if any)	S\$	Term loan 2	S\$	years	Refinance / working capital*
Overdraft	S\$	Term loan 3	S\$	years	Refinance / working capital*
Total loan outstanding	S\$	Overdraft	S\$		Refinance / working capital*
Total CPF utilized (includ. accrued interest)	S\$	Monthly CPF to be used for loan repayment: S\$			
CPL SHIELD FINANCE:					
Name of first life to be assured:	<input type="checkbox"/> Single life <input type="checkbox"/> Multiple lives	Sum assured (% loan amount):	Assured period: years		
Name of second life to be assured:	<input type="checkbox"/> Single life <input type="checkbox"/> Multiple lives	Sum assured (% loan amount):	Assured period: years		

(E) BUSINESS PARTICULARS				
Registered business name:			Years in active operation:	
Contact person:		Designation:		
Office no.:	Mobile no.:	Fascimile no.:		
Business premise: <input type="checkbox"/> Owned <input type="checkbox"/> Mortgaged <input type="checkbox"/> Rented (Monthly rental: S\$ _____)		<input type="checkbox"/> See attached	Latest year 20____	Previous year 20____
More than 50% of revenue received from property investment: <input type="checkbox"/> Yes <input type="checkbox"/> No		Sales	S\$	S\$
More than 50% of total assets from immovable property in Singapore: <input type="checkbox"/> Yes <input type="checkbox"/> No		Net profit before tax	S\$	S\$
For the below information, <input type="checkbox"/> Please refer to the attached ACRA business profile which contains the most up-to-date information, OR <input type="checkbox"/> Refer to particulars below				
Registration no.:		Registration date (DDMMYYYY):		
Business address:		Constitution:		
Postal code:		<input type="checkbox"/> Sole Proprietorship <input type="checkbox"/> Partnership <input type="checkbox"/> Private Limited <input type="checkbox"/> Others: _____		
Principal activities:				

(F) BUSINESS FACILITIES WITH OTHER FINANCIAL INSTITUTIONS					
Name of Financial Institution	Type of Facility	Security Provided	Credit Limit (S\$)	Monthly Instalment (S\$)	Outstanding Amount (S\$)
			S\$	S\$	S\$
			S\$	S\$	S\$
			S\$	S\$	S\$
			S\$	S\$	S\$
			S\$	S\$	S\$

(G1) PERSONAL PARTICULARS OF APPLICANT 1 / PRINCIPAL 1 / GUARANTOR 1*				
Name as in NRIC / Passport: <input type="checkbox"/> Dr <input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Mdm <input type="checkbox"/> Ms			NRIC / Passport no.:	
<input type="checkbox"/> Tick here to indicate guarantor status				
Home no.:	Mobile no.:	Office no.:	Relationship to main applicant:	
Highest qualification: <input type="checkbox"/> Primary <input type="checkbox"/> Secondary <input type="checkbox"/> Certificate <input type="checkbox"/> Pre-University <input type="checkbox"/> Diploma <input type="checkbox"/> Degree <input type="checkbox"/> Masters & above <input type="checkbox"/> No Formal Education		Marital status: <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed	Residence: <input type="checkbox"/> Owned <input type="checkbox"/> Mortgaged <input type="checkbox"/> Parents' <input type="checkbox"/> Rented at S\$_____ per month <input type="checkbox"/> Others: _____	
For the below information, <input type="checkbox"/> Please refer to the attached NRIC / Passport copy (with signature specimen) which contains the most up-to-date information, OR <input type="checkbox"/> Please refer to the particulars below				
Nationality: <input type="checkbox"/> Singaporean <input type="checkbox"/> Other: _____ Singapore PR: <input type="checkbox"/> Yes <input type="checkbox"/> No		Date of Birth: DD/MM/YYYY	Race: <input type="checkbox"/> Chinese <input type="checkbox"/> Malay <input type="checkbox"/> Indian <input type="checkbox"/> Others: _____	Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female
Residential Address:			Postal code:	

EMPLOYMENT AND INCOME DETAILS FOR APPLICANT 1 / PRINCIPAL 1 / GUARANTOR 1*			
Name of current employer:	Length of service:	Occupation: <input type="checkbox"/> Company/Chief Executive <input type="checkbox"/> Proprietor/ Merchant <input type="checkbox"/> Business Professional/ Manager <input type="checkbox"/> Secretarial/Admin/Fin/Marketing Executive	<input type="checkbox"/> Not Employed <input type="checkbox"/> Housewife/Retiree <input type="checkbox"/> Other Professional
<input type="checkbox"/> Tick here if self-employed			
Office address: Postal code:		Basic monthly income: S\$	
Nature of business:		Fixed monthly income: S\$	
		Other income: S\$	
Name of previous employer (if less than 3 years with current):		Occupation (previous employment):	Length of service (previous employment):

DETAILS OF FACILITIES WITH OTHER FINANCIAL INSTITUTIONS – APPLICANT 1 / PRINCIPAL 1 / GUARANTOR 1*					
Name of financial institution	Type of facility	Credit limit (S\$)	Monthly instalment (S\$)		Amount outstanding (S\$)
			Cash	CPF	
	<input type="checkbox"/> Overdraft <input type="checkbox"/> Property loan <input type="checkbox"/> Car loan <input type="checkbox"/> Credit card <input type="checkbox"/> Others: _____				
	<input type="checkbox"/> Overdraft <input type="checkbox"/> Property loan <input type="checkbox"/> Car loan <input type="checkbox"/> Credit card <input type="checkbox"/> Others: _____				
	<input type="checkbox"/> Overdraft <input type="checkbox"/> Property loan <input type="checkbox"/> Car loan <input type="checkbox"/> Credit card <input type="checkbox"/> Others: _____				
	<input type="checkbox"/> Overdraft <input type="checkbox"/> Property loan <input type="checkbox"/> Car loan <input type="checkbox"/> Credit card <input type="checkbox"/> Others: _____				

(G2) PERSONAL PARTICULARS OF APPLICANT 2 / PRINCIPAL 2 / GUARANTOR 2*				
Name as in NRIC / Passport: <input type="checkbox"/> Dr <input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Mdm <input type="checkbox"/> Ms			NRIC / Passport no.:	
<input type="checkbox"/> Tick here to indicate guarantor status				
Home no.:	Mobile no.:	Office no.:	Relationship to main applicant:	
Highest qualification: <input type="checkbox"/> Primary <input type="checkbox"/> Secondary <input type="checkbox"/> Certificate <input type="checkbox"/> Pre-University <input type="checkbox"/> Diploma <input type="checkbox"/> Degree <input type="checkbox"/> Masters & above <input type="checkbox"/> No Formal Education		Marital status: <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed	Residence: <input type="checkbox"/> Owned <input type="checkbox"/> Mortgaged <input type="checkbox"/> Parents' <input type="checkbox"/> Rented at S\$_____ per month <input type="checkbox"/> Others: _____	
For the below information, <input type="checkbox"/> Please refer to the attached NRIC / Passport copy (with signature specimen) which contains the most up-to-date information, OR <input type="checkbox"/> Please refer to the particulars below				
Nationality: <input type="checkbox"/> Singaporean <input type="checkbox"/> Other: _____ Singapore PR: <input type="checkbox"/> Yes <input type="checkbox"/> No		Date of Birth: DD/MM/YYYY	Race: <input type="checkbox"/> Chinese <input type="checkbox"/> Malay <input type="checkbox"/> Indian <input type="checkbox"/> Others: _____	Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female
Residential Address:			Postal code:	

EMPLOYMENT AND INCOME DETAILS FOR APPLICANT 2 / PRINCIPAL 2 / GUARANTOR 2*			
Name of current employer:	Length of service:	Occupation: <input type="checkbox"/> Company/Chief Executive <input type="checkbox"/> Proprietor/ Merchant <input type="checkbox"/> Business Professional/ Manager <input type="checkbox"/> Secretarial/Admin/Fin/Marketing Executive	<input type="checkbox"/> Not Employed <input type="checkbox"/> Housewife/Retiree <input type="checkbox"/> Other Professional
<input type="checkbox"/> Tick here if self-employed			
Office address:	Postal code:	Basic monthly income: S\$	
		Fixed monthly income: S\$	
Nature of business:		Other income: S\$	
Name of previous employer (if less than 3 years with current):	Occupation (previous employment):	Length of service (previous employment):	

DETAILS OF FACILITIES WITH OTHER FINANCIAL INSTITUTIONS – APPLICANT 2 / PRINCIPAL 2 / GUARANTOR 2*					
Name of financial institution	Type of facility	Credit limit (S\$)	Monthly instalment (S\$)		Amount outstanding (S\$)
			Cash	CPF	
	<input type="checkbox"/> Overdraft <input type="checkbox"/> Property loan <input type="checkbox"/> Car loan <input type="checkbox"/> Credit card <input type="checkbox"/> Others: _____				
	<input type="checkbox"/> Overdraft <input type="checkbox"/> Property loan <input type="checkbox"/> Car loan <input type="checkbox"/> Credit card <input type="checkbox"/> Others: _____				
	<input type="checkbox"/> Overdraft <input type="checkbox"/> Property loan <input type="checkbox"/> Car loan <input type="checkbox"/> Credit card <input type="checkbox"/> Others: _____				
	<input type="checkbox"/> Overdraft <input type="checkbox"/> Property loan <input type="checkbox"/> Car loan <input type="checkbox"/> Credit card <input type="checkbox"/> Others: _____				

(H) MY / OUR SOLICITOR*

Law firm:	Contact person:	Contact number:
Office address:		
Postal code:		

(I) REFERRED TO OCBC BANK BY (IF APPLICABLE)

Agency name:	Agent name:	Other sources:
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DECLARATION

- I/We acknowledged that the Bank has the right to reject or approve the application without assigning any reason(s) thereof.
- I/We hereby declare that the above information given in support of my/our application is true and correct and that I/we have not wilfully withheld any material fact.
- I/We declare that if any particulars or other information given herein becomes inaccurate or misleading or changes in any way whether before this application is approved or whilst the Facilities is outstanding, I/we shall promptly notify the Bank in writing of such changes and submit documentary proof to the Bank.
- I/We shall supply any additional information and documentary proof as the Bank may require in connection with this application and/or the operation of the Facilities and such information and documents shall thereby become and remain property of the Bank.
- I/We will execute all documents and instruments (including any guarantee and security documents) and do all acts and things as may be required by the Bank in connection with this application and/or the operation of the Facilities.
- Where withdrawals of CPF funds are involved, I/we hereby authorise you to disclose to the CPF Board such information as may be required regarding this application.
- I/We further undertake to pay all fees in connection with the loan processing and understand that such fees are not refundable regardless of whether the loan, if approved, is accepted by me/us.
- You are hereby authorised to make credit enquiries, character references, searches, if necessary, in relation to my/our application for the above loan.
- I/We authorise and give consent for the Bank to disclose or release any information and/or documents relating to me/us and/or my/or account(s) with the Bank at any time to any party that the Bank may deem fit, including but not limited to the Credit Bureau or the relevant insurers who require such information or documents to assess, effect or process the CPL Shield (or anything in connection therewith).
- I/We declare that I/we am/are not bankrupt(s) and that no statutory demand or other proceedings of similar effect have been served on me/us.
- I/We declare that the Business is not insolvent and that no winding up proceedings or other proceedings of similar effect have been served on the Business and that no steps have been taken to appoint a receiver or judicial manager in respect of the Business.
- "Business" is defined as Company, Partnership or Sole Proprietorship.
- I/We declare that any funds and assets I/we place with the Bank, and any profits that they generate, will comply with the tax laws of the countries where I/we live or of which I/we am/are citizen(s) or which I/we am/are otherwise subject to.

We acknowledge and confirm that the Commercial & Industrial Property Loan Addendum Form (if any) completed and signed by each of the Principals / Guarantors stated in such addendum shall form part of and be incorporated into this application.

Guarantors and ALL Directors of the Company / ALL Partners or Sole Proprietor of the Firm to sign:

Applicant 1 / Principal 1 / Guarantor 1*:		Applicant 2 / Principal 2 / Guarantor 2*:	
Name:		Name:	
Date (DDMMYYYY):		Date (DDMMYYYY):	

FOR BANK'S USE ONLY

Valuation: S\$	Expected monthly rental income: S\$	Valuer / firm:	Date valued (DDMMYYYY):
Total CPL Shield Premium 1: S\$	Total CPL Shield Premium 2: S\$	CPL Shield finance amount: S\$	CPL Shield finance tenure: years