

MICRO LOAN

Loan Amount Required (Min: S\$10,000 Max S\$100,000): S\$

Period of Financing (Min: 1 Year Max: 4 Years): years

BRIDGING LOAN

Loan Amount Required (Min: S\$10,000): S\$

Period of Financing (Min: 1 Year Max: 2 Years): years

CUSTOMER APPLICATION

| | | | | |
|--|---------------------|-------------------|--|------------------------------|
| Registered Business Name: | | | Registration Date: DD: MM: YYYY: | Registration No.: |
| Business Address: Postal Code: | | | Business Premise: <input type="checkbox"/> Owned <input type="checkbox"/> Mortgaged <input type="checkbox"/> Rented | Years in Active Operation: |
| Mailing Address (if different from above): Postal Code: | | | | No. of Partners / Directors: |
| | Previous Year 20 | Latest Year 20 | No. of Permanent Employees: | |
| Sales | S\$ | S\$ | | |
| Net Profit before Tax | S\$ | S\$ | Constitution: <input type="checkbox"/> Sole Proprietorship <input type="checkbox"/> Partnership <input type="checkbox"/> Private Limited <input type="checkbox"/> Others: (pls specify) | |
| Contact Person & Designation: | | | Classification of Business: <input type="checkbox"/> Manufacturer <input type="checkbox"/> Wholesaler <input type="checkbox"/> Retail <input type="checkbox"/> Services <input type="checkbox"/> Professional Services <input type="checkbox"/> Others: (pls specify) | |
| Office No.: | Mobile No.: | Facsimile No.: | Is more than 50% of Revenue Received from Property Investment? <input type="checkbox"/> Yes <input type="checkbox"/> No | |
| Description of Business Activities: | | | Are more than 50% of Total Assets from Immovable Property (Singapore)? <input type="checkbox"/> Yes <input type="checkbox"/> No | |

BUSINESS FACILITIES WITH OTHER FINANCIAL INSTITUTIONS

| Name of Financial Institution | Date of Relationship (MM/YY) | Type of Facilities | Security Provided | Interest Rate | Credit Limit (S\$) | Monthly Instalment (S\$) | Outstanding Amount (S\$) |
|-------------------------------|------------------------------|--------------------|-------------------|---------------|--------------------|--------------------------|--------------------------|
| | MM: YY: | | | % | S\$ | S\$ | S\$ |
| | MM: YY: | | | % | S\$ | S\$ | S\$ |
| | MM: YY: | | | % | S\$ | S\$ | S\$ |
| | MM: YY: | | | % | S\$ | S\$ | S\$ |
| | MM: YY: | | | % | S\$ | S\$ | S\$ |

PARTICULARS OF PRINCIPAL 1 / GUARANTOR 1

| | | | | | | |
|--|----------------------|------------------------------------|--|---|---|--|
| Name as in NRIC / Passport: Salutation: | | | Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female | | Marital Status: <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed | |
| Race: | NRIC / Passport No.: | Date of Birth: DD: MM: YYYY: | Home No.: | Mobile No.: | Office No.: | |
| Residential Address: Postal Code: | | | Length of Stay (years): | Residence: <input type="checkbox"/> Owned <input type="checkbox"/> Mortgaged <input type="checkbox"/> Parents' <input type="checkbox"/> Rented: \$ (per month) | | |
| Occupation | Year(s) in Firm: | Shareholding (%): % | Nationality: <input type="checkbox"/> Singaporean <input type="checkbox"/> PR <input type="checkbox"/> Others | 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 | | |

DETAILS OF FACILITIES WITH OTHER FINANCIAL INSTITUTIONS FOR PRINCIPAL 1 / GUARANTOR 1

| Name of Financial Institution | Type of Facilities | Credit Limit (S\$) | Monthly Instalment (S\$) | | Outstanding Amount (S\$) |
|-------------------------------|-------------------------------|--------------------|--------------------------|-----|--------------------------|
| | | | Cash | CPF | |
| | Type of facility: Details: | S\$ | S\$ | S\$ | S\$ |
| | Type of facility: Details: | S\$ | S\$ | S\$ | S\$ |
| | Type of facility: Details: | S\$ | S\$ | S\$ | S\$ |
| | Type of facility: Details: | S\$ | S\$ | S\$ | S\$ |

PARTICULARS OF PRINCIPAL 2 / GUARANTOR 2

| | | | | | | |
|--|----------------------|------------------------------------|--|---|---|--|
| Name as in NRIC / Passport: Salutation: | | | Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female | | Marital Status: <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed | |
| Race: | NRIC / Passport No.: | Date of Birth: DD: MM: YYYY: | Home No.: | Mobile No.: | Office No.: | |
| Residential Address: Postal Code: | | | Length of Stay (years): | Residence: <input type="checkbox"/> Owned <input type="checkbox"/> Mortgaged <input type="checkbox"/> Parents' <input type="checkbox"/> Rented: \$ (per month) | | |
| Occupation | Year(s) in Firm: | Shareholding (%): % | Nationality: <input type="checkbox"/> Singaporean <input type="checkbox"/> PR <input type="checkbox"/> Others | 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 | | |

DETAILS OF FACILITIES WITH OTHER FINANCIAL INSTITUTIONS FOR PRINCIPAL 2 / GUARANTOR 2

| Name of Financial Institution | Type of Facilities | Credit Limit (S\$) | Monthly Instalment (S\$) | | Outstanding Amount (S\$) |
|-------------------------------|-------------------------------|--------------------|--------------------------|-----|--------------------------|
| | | | Cash | CPF | |
| | Type of facility: Details: | S\$ | S\$ | S\$ | S\$ |
| | Type of facility: Details: | S\$ | S\$ | S\$ | S\$ |
| | Type of facility: Details: | S\$ | S\$ | S\$ | S\$ |
| | Type of facility: Details: | S\$ | S\$ | S\$ | S\$ |

PARTICULARS OF PRINCIPAL 3 / GUARANTOR 3

| | | | | | | |
|--|----------------------|------------------------------------|--|---|---|--|
| Name as in NRIC / Passport: Salutation: | | | Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female | | Marital Status: <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed | |
| Race: | NRIC / Passport No.: | Date of Birth: DD: MM: YYYY: | Home No.: | Mobile No.: | Office No.: | |
| Residential Address: Postal Code: | | | Length of Stay (years): | Residence: <input type="checkbox"/> Owned <input type="checkbox"/> Mortgaged <input type="checkbox"/> Parents' <input type="checkbox"/> Rented: \$ (per month) | | |
| Occupation | Year(s) in Firm: | Shareholding (%): % | Nationality: <input type="checkbox"/> Singaporean <input type="checkbox"/> PR <input type="checkbox"/> Others | 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 | | |

DETAILS OF FACILITIES WITH OTHER FINANCIAL INSTITUTIONS FOR PRINCIPAL 3 / GUARANTOR 3

| Name of Financial Institution | Type of Facilities | Credit Limit (S\$) | Monthly Instalment (S\$) | | Outstanding Amount (S\$) |
|-------------------------------|-------------------------------|--------------------|--------------------------|-----|--------------------------|
| | | | Cash | CPF | |
| | Type of facility: Details: | S\$ | S\$ | S\$ | S\$ |
| | Type of facility: Details: | S\$ | S\$ | S\$ | S\$ |
| | Type of facility: Details: | S\$ | S\$ | S\$ | S\$ |
| | Type of facility: Details: | S\$ | S\$ | S\$ | S\$ |

PARTICULARS OF PRINCIPAL 4 / GUARANTOR 4

| | | | | | | |
|--|----------------------|------------------------------------|--|---|---|--|
| Name as in NRIC / Passport: Salutation: | | | Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female | | Marital Status: <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed | |
| Race: | NRIC / Passport No.: | Date of Birth: DD: MM: YYYY: | Home No.: | Mobile No.: | Office No.: | |
| Residential Address: Postal Code: | | | Length of Stay (years): | Residence: <input type="checkbox"/> Owned <input type="checkbox"/> Mortgaged <input type="checkbox"/> Parents' <input type="checkbox"/> Rented: \$ (per month) | | |
| Occupation | Year(s) in Firm: | Shareholding (%): % | Nationality: <input type="checkbox"/> Singaporean <input type="checkbox"/> PR <input type="checkbox"/> Others | 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 | | |

DETAILS OF FACILITIES WITH OTHER FINANCIAL INSTITUTIONS FOR PRINCIPAL 4 / GUARANTOR 4

| Name of Financial Institution | Type of Facilities | Credit Limit (S\$) | Monthly Instalment (S\$) | | Outstanding Amount (S\$) |
|-------------------------------|-------------------------------|--------------------|--------------------------|-----|--------------------------|
| | | | Cash | CPF | |
| | Type of facility: Details: | S\$ | S\$ | S\$ | S\$ |
| | Type of facility: Details: | S\$ | S\$ | S\$ | S\$ |
| | Type of facility: Details: | S\$ | S\$ | S\$ | S\$ |
| | Type of facility: Details: | S\$ | S\$ | S\$ | S\$ |

CORPORATE OWNERSHIP (Complete this section if the firm is owned by other Business Entities)

| Corporate Shareholders | Registration No. | Date of Incorporation (DD/MM/YYYY) | Place of Incorporation | Shareholding (%) |
|------------------------|------------------|------------------------------------|------------------------|------------------|
| | | DD: MM: YYYY: | | % |
| | | DD: MM: YYYY: | | % |
| | | DD: MM: YYYY: | | % |

Account Number for the Direct Debiting of Loan Instalment

DECLARATION AND AGREEMENT**To: Oversea-Chinese Banking Corporation Limited ("OCBC Bank")**

In consideration of Oversea-Chinese Banking Corporation Limited ("OCBC") processing my/our application for one or more credit facilities (collectively, the "Facilities") in my/our name as requested in this application, by signing below I/we, for and on behalf of the Company/Firm hereby declare, warrant and agree:

- that all information submitted above or otherwise in connection with this application are true and accurate in all respects and I/we have not withheld any information which may be material in the context of this application;
- 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 OCBC in writing of such changes and submit documentary proof to OCBC;
- that I/we understand, accept and agree to the terms and conditions set out in this application, in the OCBC Terms and Conditions Governing Business Loans and in the OCBC Standard Terms and Conditions Governing Banking Facilities (as they may be amended from time to time);
- that I/we understand and agree that by submitting this application form, I/we are offering to borrow from OCBC a loan of such amount and for such tenor as OCBC may approve at its sole and absolute discretion and disburse into my/our account and/or (in relation to Business Term Loan only) directly to repay my/our loan with another bank or financial institution in Singapore, other than with OCBC;
- that OCBC and OCBC's officers are expressly and irrevocably authorised to make enquiries on me/us and/or the Company/Firm with any authority, customers, suppliers or any other person and verify information given in this application with any person/authority without prior reference to the Company/Firm and/or to me/us in order to verify the information given in this application and to make credit and other assessments.
- that OCBC and OCBC's officers are expressly and irrevocably permitted and authorised to disclose, reveal and divulge any and all information and particulars relating to and in connection with me/us, my/our account(s), the Company/Firm and/or the Company/Firm's accounts with OCBC at any time to any party as OCBC may deem fit, including but not limited to the Credit Bureau.
- that notwithstanding the limit applied for by me/us in the Application Form, the Bank may at its sole and absolute discretion determine the allocation of the actual limits between the Micro Loan facility and the Bridging Loan facility to be availed to me/us from time to time.
- that my/our application for Micro Loan and/or Bridging Loan in this application form shall be subject to my/our satisfaction of the eligibility criteria prescribed by Standards, Productivity and Innovation Board ("SPRING Singapore") from time to time and the approval of SPRING Singapore and in the event that nonsatisfaction of such criteria or non-approval of such application, it shall be deemed as my/our similar offer to borrow the Business Term Loan from OCBC;
- that I/we acknowledge that OCBC's acceptance of my/our aforesaid offer will be constituted by its disbursements into my/our account and/or directly to repay my/our loan with another bank or financial institution in Singapore, other than with OCBC; and upon such acceptance, I/we will be bound by the Terms and Conditions Governing Business Loans as approved by OCBC;
- that I/we shall supply any additional information and documentary proof as OCBC 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 OCBC;
- that 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 OCBC in connection with this application and/or the operation of the Facilities;
- that I/we will submit to OCBC the duly completed application form of Standards, Productivity and Innovation Board for the Micro Loan Programme and/or Bridging Loan Programme;
- that I/we understand that OCBC has the right not to approve this application at its absolute discretion. I/We understand that in the event that my/our application is rejected, OCBC is not under any obligation whatsoever to render me/us any reason or explanation.

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

| | | | |
|---|---|---|---|
| Principal / Guarantor 1: Name: Date: DD: MM: YYYY: | Principal / Guarantor 2: Name: Date: DD: MM: YYYY: | Principal / Guarantor 3: Name: Date: DD: MM: YYYY: | Principal / Guarantor 4: Name: Date: DD: MM: YYYY: |
|---|---|---|---|

DOCUMENTS REQUIRED

Please submit the following documents with this application:

- Latest 2 years audited financial statements
- Latest 6 months account statement with other banks (if main account is not with OCBC)
- Latest 2 years Notice of Assessment (NOA) of each and every principal/guarantor
- Photocopies of NRIC/Passport of all principals/guarantors
- Practising Certificate for Professional

FOR BANK'S USE – ATTENDED TO AND SIGNATURE VERIFIED BY:

| | | | | |
|-------------------------------|------------|-------|---------------------|---------------------|
| Name of Relationship Manager: | Signature: | Date: | Referral Firm: NA / | Referral Firm: NA / |
|-------------------------------|------------|-------|---------------------|---------------------|