

APPLY FOR OCBC EDUCATION LOAN NOW!

ELIGIBILITY (SINGLE APPLICANT)

- Singaporean or Permanent Resident.
- Between 21 and 55 years of age as of date of application.
- Earning at least S\$24,000 per annum.

ELIGIBILITY (JOINT APPLICANT)

- Main Applicant must be the student.
- Joint applicant must be the main applicant's spouse, sibling, or parent.
- Applicants must be Singaporean or Permanent Resident between 21 and 55 years of age as of date of application.
- Total annual income of at least S\$24,000 between Main and Joint Applicants of either of the following:
 - Main (no income), Joint (at least S\$24,000 p.a.)
 - Main (at least S\$12,000 p.a.), Joint (at least S\$12,000 p.a.)

*Please note that the minimum annual income to apply for EasiCredit account is S\$20K & above.

IMPORTANT INFORMATION

- For priority processing, please complete all fields and submit together with:
 - Copy of NRIC (front & back) **AND** the relevant documents
 - Certified true copy of acceptance letter from the institution stating type and duration of course
 - Certified true copy of schedule of payment for course fees or bill for course if not stated in acceptance letter.
- A processing fee of 2% of the approved loan amount will be levied upon the approval of the Education Loan with a minimum processing fee charge of S\$100. A cancellation fee of 1% of the loan amount cancelled will be charged to you if you cancel this application after it has been approved.
- Education Loan is not applicable for overseas studies.

COURSE DETAILS

Name of Education Institution:

Period of Study: starting on (DD/MM/YYYY): ending on (DD/MM/YYYY):

Course Duration: (mths) Course Fees: S\$.00

LOAN DETAILS

Loan Amount: S\$.00

Total Loan Tenor (mths): (max. of 96 months including period of study)

Repayment Option: Standard Graduated Graduated Plus

LOAN SERVICING ACCOUNT

- Please debit my/our OCBC Current/Saving Account No.
- for all monthly instalments, interests, costs, charges, fees and all other monies due and payable in connection with the Education Loan from the Account.**
- I/We do not have an existing OCBC Current*/Saving Account*. I/We authorise the Bank:
- to open a Statement Savings Account in my/our name(s) ("the Account") upon the Bank's approval of this application and to treat my/our signature(s) on this application as my/our specimen signature(s) for the operation of the Accounts
 - that where the Account is opened in our joint names, to act on instructions from any one of us; and
 - to debit all monthly instalments, interests, costs, charges, fees and all other monies due and payable in connection with the Education Loan from the Account.
- *Singapore dollar deposits held by or for an individual or a charity in accounts listed in OCBC Bank's Insured Deposit Register (available at www.ocbc.com/policies) will be insured in accordance with and for up to the limits specified in the Deposit Insurance Act.

Beneficial ownership

* I/We hereby confirm that I/we am/are opening the account/taking up the product for myself/ourselves and not behalf of any other person or entity. The account/product is to be used for "[savings/loan servicing] purpose. **OR**

* I/We are opening the account on behalf of the following individual(s) or entity (i.e. the beneficial owner(s)). A copy of the identity card or passport or identity document of the beneficial owner(s) is enclosed. The account/product is to be used for "[savings/loan servicing] purpose. Please enclose a copy of the NRIC or Passport of the beneficial owner.

Beneficial owner(s) details:

Name:	Occupation:
NRIC/Passport No.:	Relationship between Applicant and Beneficial Owner:
Date of birth:	Residential Address:
Nationality:	Contact number:

* Delete whichever not applicable.

MY PERSONAL DATA

(As this is the mode we will use to communicate with you, please ensure all fields are accurate and completed)

Mobile:

Email Address:

Full name as per NRIC / Passport (underline surname): Dr Mr Mrs Miss Mdm

NRIC/Passport:

Nationality:

Singapore PR: Yes No Gender: Male Female

Home Address: House/Blk No.: Unit No.: # - Street:

Building Name:

Postal Code: Years in Residence:

Property Type: HDB Apt/Condo Landed

Residence is Self-owned Employer's Loan/Mortgaged Parents' Rented Others

Office Address: House/Blk No.: Unit No.: # - Street:

Building Name:

Postal Code:

Tel.:(Res) (Off)

Correspondence Address: Home Office

Date of Birth (DDMMYYYY):

Marital Status: Single Married Others No. of Dependents:

Highest Qualifications: Primary Secondary Certificate Pre-University Diploma Degree Masters & Above

Overseas Address (for Permanent Residents only):

Overseas Contact No.:

Mother's Maiden Name:

MY EMPLOYMENT DETAILS

Employer Name:

Tick if self-employed Length of Service (in years):

Business Nature (tick one):

<input type="checkbox"/> Banking/Finance/Insurance	<input type="checkbox"/> Building & Construction
<input type="checkbox"/> Entertainment & Recreation	<input type="checkbox"/> Government/Statutory Board
<input type="checkbox"/> Hotel/Restaurant/Food & Beverage	<input type="checkbox"/> IT & Communications
<input type="checkbox"/> Manufacturing	<input type="checkbox"/> Professional Firm
<input type="checkbox"/> Retail	<input type="checkbox"/> Shipping/Transport
<input type="checkbox"/> Trading/General Commerce	<input type="checkbox"/> Uniform Group (Armed Forces, Civil Defence, Police Force)
<input type="checkbox"/> Others (please specify): <input type="text"/>	

Please sign here

Main Applicant's Signature _____

Joint Applicant's Signature _____

Occupation (tick one):

- | | | |
|--|---|---|
| <input type="checkbox"/> Administrative Executive | <input type="checkbox"/> Bus Driver/Taxi Driver | <input type="checkbox"/> Company Director |
| <input type="checkbox"/> Estate Agent | <input type="checkbox"/> General Executive | <input type="checkbox"/> Hair Stylist |
| <input type="checkbox"/> IT Professional | <input type="checkbox"/> Licensed Professional/Engineer | <input type="checkbox"/> Manager |
| <input type="checkbox"/> Marketing/Sales Executive | <input type="checkbox"/> Mechanic | <input type="checkbox"/> Police/Customs Officer |
| <input type="checkbox"/> Restaurateur | <input type="checkbox"/> Stallholder/Hawker | <input type="checkbox"/> Supervisor |
| <input type="checkbox"/> Self-Employed Renovation Contractor | <input type="checkbox"/> Technician | <input type="checkbox"/> Teaching Professional |
| <input type="checkbox"/> Others (please specify): | | |

Name of Previous Employer (if less than 3 years with current employer):

Length of Service (in years): _____

MY JOINT APPLICANT'S PERSONAL DATA

Relationship to Main Applicant: _____

(As this is the mode we will be communicating with you, please ensure all fields are accurate and completed)

Mobile: _____

Email Address:

Full name as per NRIC/Passport (underline surname): Dr Mr Mrs Miss Mdm

NRIC/Passport: _____

Nationality: _____

Singapore PR: Yes No Gender: Male Female

Home Address: House/Blk No.: _____ Unit No.: # _____ - _____
Street: _____

Building Name: _____

Postal Code: _____ Years in Residence: _____

Property Type: HDB Apt/Condo Landed

Residence is: Self-owned Employer's Loan/Mortgaged
 Parents' Rented Others

Office Address: House/Blk No.: _____ Unit No.: # _____ - _____
Street: _____

Building Name: _____

Postal Code: _____

Tel.: (Res) _____ (Off) _____

Correspondence Address: Home Office

Date of Birth (DDMMYYYY): _____

Marital Status: Single Married Others No. of Dependents: _____

Highest Qualifications: Primary Secondary Certificate
 Pre-University Diploma Degree Masters & Above

Overseas Address (for Permanent Residents only):

Overseas Contact No.: _____

MY JOINT APPLICANT'S EMPLOYMENT DETAILS

Employer Name:

Tick if self-employed

Length of Service (in years): _____

Business Nature (tick one):

- | | |
|---|--|
| <input type="checkbox"/> Banking/Finance/Insurance | <input type="checkbox"/> Building & Construction |
| <input type="checkbox"/> Entertainment & Recreation | <input type="checkbox"/> Government/Statutory Board |
| <input type="checkbox"/> Hotel/Restaurant/Food & Beverage | <input type="checkbox"/> IT & Communications |
| <input type="checkbox"/> Manufacturing | <input type="checkbox"/> Professional Firm |
| <input type="checkbox"/> Retail | <input type="checkbox"/> Shipping/Transport |
| <input type="checkbox"/> Trading/General Commerce | <input type="checkbox"/> Uniform Group (Armed Forces, Civil Defence, Police Force) |
| <input type="checkbox"/> Others (Please specify): | |

Occupation (tick one):

- | | | |
|--|---|---|
| <input type="checkbox"/> Administrative Executive | <input type="checkbox"/> Bus Driver/Taxi Driver | <input type="checkbox"/> Company Director |
| <input type="checkbox"/> Estate Agent | <input type="checkbox"/> General Executive | <input type="checkbox"/> Hair Stylist |
| <input type="checkbox"/> IT Professional | <input type="checkbox"/> Licensed Professional/Engineer | <input type="checkbox"/> Manager |
| <input type="checkbox"/> Marketing/Sales Executive | <input type="checkbox"/> Mechanic | <input type="checkbox"/> Police/Customs Officer |
| <input type="checkbox"/> Restaurateur | <input type="checkbox"/> Stallholder/Hawker | <input type="checkbox"/> Supervisor |
| <input type="checkbox"/> Self-Employed Renovation Contractor | <input type="checkbox"/> Technician | <input type="checkbox"/> Teaching Professional |
| <input type="checkbox"/> Others (please specify): | | |

Name of Previous Employer (if less than 3 years with current employer):

Length of Service (in years): _____

EASICREDIT APPLICATION

YES! I want CASH of up to 2 months' salary with EasiCredit*

Please tick

Main Applicant

Name to appear on card (maximum 19 characters including space):

Joint Applicant

Name to appear on card (maximum 19 characters including space):

* Not valid for existing EasiCredit account holders. This application for EasiCredit will be processed individually for the main and joint applicants of the education loan, EasiCredit is not available to customers on a joint-account basis. Application is subjected to approval.

Note: Your maximum credit limit will be up to two times your monthly income, subject to a maximum of S\$200,000. The annual fee for EasiCredit is S\$80. For customers with more than S\$30,000 annual income, the annual fee will be waived for the first year. For customers with less than S\$30,000 annual income, the annual fee will be billed and debited to your EasiCredit account upon approval.

If you are an existing OCBC Bank customer holding an EasiCard, a new card will not be issued to you upon approval of your EasiCredit/Personal Credit Line account. Please make use of your existing card to access your EasiCredit account as we have automatically linked your card to this account.



MY/OUR INCOME DOCUMENTS (MANDATORY)

1. In order for us to process your application, your income has to be supported by one of the income documents below. Please submit a copy of one of the following income documents, as applicable to you and tick below.

For salaried employees:

NRIC (Front & back), AND

Main Joint

Latest 6 months' CPF Contribution History Statement), OR

Latest computerised/electronic payslip and Latest Tax Notice of Assessment

Self Employed, Commission-based or Variable Income Earners:

NRIC (Front & back), AND

Main Joint

Latest Income Tax Notice of Assessment, OR

Latest 12 months CPF Contribution History Statement

Please sign here

Main Applicant's Signature _____

Joint Applicant's Signature _____

DECLARATION AND AGREEMENT (EDUCATION LOAN & EASICREDIT)

EDUCATION LOAN: I/We understand that I/We am/are applying for the OCBC Education Loan. Where an Education Loan is made available to me/us, I/We agree to be bound by the OCBC Terms and Conditions Governing Education Loan and Terms and Conditions Governing Deposit Accounts (a copy of each will be made available to me/us upon the Education Loan being available to me/us). By signing this application, I/We hereby jointly and severally:

1. agree that the Bank has the absolute discretion to decline my/our application or specify a lower quantum of loan than that requested for in this application without giving any reason and to retain all supporting documents submitted as the property of the Bank;
2. agree that the Bank may send by ordinary mail or such other means at my/our sole risk the Bank's approval, cheque(s) issued in disbursement of any loan and all other documents and communications to any of my/our address(es) on the Bank's records as the Bank may in its discretion elect;
3. authorise the Bank to debit all monthly instalments, interests, costs, charges, fees and all other monies due and payable in connection with the Education Loan from my/our account as indicated in this application form, or any other accounts which I/we have or may have with the Bank from time to time;
4. agree to execute such forms, agreements and security documents as may be required by the Bank upon being notified that my/our application has been approved by the Bank and be bound by the same; and
5. where there is more than one applicant, each of us acknowledge that all declarations, authorizations and representations in this application shall be deemed to be made by and apply and be binding on all of us jointly and severally.

EASICREDIT: (applicable only if you choose to receive EasiCredit): I understand that, subject to the discretion of OCBC, an OCBC EasiCredit facility may be made available to me. Where an EasiCredit facility is made available to me, I agree to be bound by OCBC Terms and Conditions Governing Personal Line of Credit Accounts and the OCBC Terms and Conditions Governing Deposit Accounts (a copy of each will be made available to me upon the EasiCredit facility being made available to me) and any amendments and additions made thereto from time to time. This application for EasiCredit will be processed individually for the main and joint applicants of the education loan, EasiCredit is not available to customers on a joint-account basis. By signing this application, I/-

1. understand that, in relation to the EasiCredit facility, the OCBC PhoneBanking Services and Internet Banking Services will automatically be made available upon approval by OCBC, subject to the OCBC Terms and Conditions Governing Electronic Banking Services (which shall include any amendments and additions made thereto from time to time) which I agree to be bounded by;
2. agree that OCBC has the absolute discretion to decline my application for the EasiCredit facility without giving any reason and to retain documents submitted as property of OCBC.
3. agree that upon approval of my application, I authorize OCBC to increase my EasiCredit account limit up to the maximum allowable credit limit from time to time, based on my income document submitted at the point of this application. I acknowledge and agree that OCBC will notify me of the increase in writing after the increase is effected.

By signing this application, I/We hereby jointly and severally:

1. represent and warrant that all information provided by me/us in this application are true and complete and undertake to notify the Bank immediately of any change in such information;
2. authorise the Bank to conduct credit checks and verify information given in this application with any party (including, without limitation, with and credit bureau or any other organisation or corporation set up for the purpose of collecting and providing information relating to the credit standing of persons) with reference to me/us;
3. irrevocably and unconditionally consent for the Bank and any officer (as defined in the Banking Act Cap. 19) (the "Banking Act") of the Bank to disclose any customer information whatsoever relating to me/us as the Bank shall consider appropriate to any person to whom disclosure is permitted or required by any statutory provision or law or to any person wherever situate for any purpose whatsoever and it is hereby agreed that the Bank and any officer of the Bank may disclose the foregoing information to the fullest extent permitted by the Banking Act or any statutory provision of law. Without prejudice to the foregoing, I/we consent to such disclosure to any credit bureau or any other organisation or corporation set up for the purpose of collecting and providing information relating to the credit standing of persons, and to the disclosure by such credit bureau or other organisation or corporation to any member thereof, for the purposes of accessing my/our credit worthiness or for other purposes whatsoever;
4. confirm that I/we am/are not an undischarged bankrupt(s) and there has been no statutory demand served on me/us;
5. agree that, in relation to my loan servicing account, if I/we do not have an existing OCBC current/saving bank account, I/we authorized OCBC to open a Statement Savings Account (the "Account") for and on my/our behalf pursuant to my/our instructions in this application form. I/We further agree that the Account and my/our usage of the Account are governed by the OCBC Terms and Conditions Governing Deposit Accounts and the OCBC Terms and Conditions Governing Electronic Banking Services and I/we agree to be bound by the said terms and conditions.

I/We have read and fully understand the Declaration and Agreement set out above. I/We agree with the said Declaration and Agreement and agree to abide by and be bound by the matters stated therein. OCBC will only be able to process completed applications, attached with relevant supporting documents as mentioned above.

Please sign as you would for all future transactions.



Main Applicant's Signature & Date

Joint Applicant's Signature & Date

All rates are accurate at time of printing. OCBC reserves the right to decline an application without giving any reasons.

OCBC Staff ID				

Co Reg. No. 193200052W_V1.0 05/2010

Please sign here

Main Applicant's Signature _____

Joint Applicant's Signature _____