United Overseas Bank Limited, 80 Raffles Place, #13-00 UOB Plaza 1, Singapore 048624.
Tel: 1800 22 22 121 Website: www.uobgroup.com Company Reg No. 193500026Z

PERSONAL DATA

	MAIN APPLICANT	JOINT APPLICANT
	☐ Mr ☐ Ms ☐ Mrs ☐ Mdm ☐ Dr	☐ Mr ☐ Ms ☐ Mrs ☐ Mdm ☐ Dr
Name as in NRIC	______	______
NRIC /Passport No.	______	______
Date of Birth	______	______
Gender	______	______
Race	______	______
Nationality	☐ Tick here if SPR ______	☐ Tick here if SPR ______
Country of Residence	______	______
Marital Status	☐ single ☐ married ☐ divorced ☐ widowed	☐ single ☐ married ☐ divorced ☐ widowed
No. of Dependent(s)	______	______
Highest Qualifications Attained	Pri / Sec / Pre-U / Dip / Degree / Others ______	Pri / Sec / Pre-U / Dip / Degree / Others ______
Relationship to Main Applicant	______	______
Home No.	______	______
Office No. & Ext	______	______
Mobile Phone / Pager	______	______
E-mail Address	______	______
Home Address	______	______
Residence	☐ Owned ☐ Mortgaged ☐ Parents' or Relative's ☐ Rented S$______ pm ☐ Others ______ ☐ Years There ______	☐ Owned ☐ Mortgaged ☐ Parents' or Relative's ☐ Rented S$______ pm ☐ Others ______ ☐ Years There ______
Residence Type	☐ Bungalow ☐ Semi-D ☐ Terrace ☐ Pte Apt/Condo ☐ Maisonette / Townhouse ☐ Exec Condo / HUDC ☐ HDB ☐ Others ______	☐ Bungalow ☐ Semi-D ☐ Terrace ☐ Pte Apt/Condo ☐ Maisonette / Townhouse ☐ Exec Condo / HUDC ☐ HDB ☐ Others ______
Correspondence Address	______	

EMPLOYMENT DATA

Name of Employer / Business	☐ Tick here if self-employed ______	☐ Tick here if self-employed ______
Office Address	______	______
Length of Service	______ Yr (s) ______ Mth (s)	______ Yr (s) ______ Mth (s)
Type of Business	______	______
Job Designation	______	______
Annual Gross Income	______	______
Other Sources of Income and Amount	______	______
Name of Previous Employer/ Business (if less than 3 years with current employer)	☐ Tick here if self-employed ______	☐ Tick here if self-employed ______
Length of Service with Previous Employer	______ Yr (s) ______ Mth (s)	______ Yr (s) ______ Mth (s)
Job Description with Previous Employer :- Type of Business	______	______

COMBINED FINANCIAL COMMITMENTS

(relationship with other banks / financial institutions)

Financial Institution / Bank	Type of Facility	Security (if any)	Amount Owing	Monthly Repayment	Mode of Repayment (Cash/CPF)

OTHER PROPERTY(IES) OWNED

Number of properties owned	Type	Monthly Instalment (S$)	Purpose
	☐ Bungalow ☐ Semi-D ☐ Terrace ☐ Pte Apt / Condo ☐ Maisonette / Townhouse ☐ Exec Condo / HUDC ☐ HDB ☐ Others ______		☐ Own Use ☐ Investment (rental income: S$______ pm)

PROPERTY TO BE PURCHASED / REFINANCED

Property Address (Pls include Project Name, if any):	Land Area	sf/sm*	Built-in Area	sf/sm*
	Tenure	❑ *Freehold / Leasehold 999 yrs wef______ ❑ Leasehold 99 yrs wef______ ❑ Others: Leasehold______ yrs wef______		
	Purchase Price	S$	Date of Purchase	
Type: ❑ Bungalow ❑ Semi-D ❑ Intermediate Terrace ❑ Corner Terrace ❑ Pte Apt / Condo ❑ Exec Condo ❑ HUDC (III / IV*) ❑ HDB ❑ Others______ For landed property, no of storey______ For HDB, to state 3 / 4 / 5 / Executive / Maisonette / Jumbo*	Indicative Valuation	S$	Valuation Date	
	Valuer			
Property registered in name of: (Pls include IC / Passport copies if different from applicants) 1) 2) 3)	Purpose	❑ Own Use ❑ Investment (expected rental income: S$______pm)		
	Property is	❑ Completed (Year built:______) ❑ Under Construction (expected TOP date:______)		

FINANCING REQUIREMENT - Select either (i) or (ii)

(i) NEW PURCHASE

Initial Cash Upfront		S$______
Bridging Loan[+] (Cash repayment only)	______mths	S$______
Bridging Loan[+] (CPF repayment - max 10%)	______mths	S$______
Housing Grant (for HDB / Executive Condo only)		S$______
CPF for Lump Sum Payment		S$______
Short Term Loan (Cash repayment only)	______mths	S$______
Short Term Loan (CPF repayment only)	______mths	S$______
Housing Loan	______yrs	S$______
Overdraft (As part of purchase price)		S$______
***Total Purchase Price** (net of discount)*		**S$______**
Term Loan (Personal use, not part of purchase price)	______yrs	S$______
Overdraft (Personal use, not part of purchase price)		S$______
CPF for Monthly Repayment	Yes / No (pls circle)	S$______ pm/Max
CPF for Stamp / Legal Fees		S$______

(ii) REFINANCING

Existing Bank/ Financial Institution	______	
Housing Loan Outstanding	______yrs	S$______
Undisbursed Housing Loan Amount		S$______
Term Loan Outstanding	______yrs	S$______
Overdraft		S$______
Total with Existing Bank		**S$______**
Additional Request	❑ cashier's order ❑ A/c No.______ to be credited / implemented	
Additional Term Loan	______yrs	S$______
Additional Overdraft		S$______
CPF Withdrawn to-date		S$______
CPF for Monthly Repayment	Yes / No (pls circle)	S$______pm/Max

[+]**Note**: Max loan tenor for Bridging Loan is 6 months as per MAS directives.

BRIDGING LOAN / SHORT TERM LOAN REPAYMENT FROM SALE OF EXISTING PROPERTY (if applicable)

WORKSHEET

Sale Price / Market Value S$______

Less: Loan Outstanding (S$______)

CPF Utilised (S$______)

Net Cash Proceeds **S$______**

PROPERTY TO BE SOLD

Property Address (Pls include Project Name, if any):

______

______

Expected / Actual Sale Date______

PRE-APPROVED RENOVATION LOAN APPLICATION

Loan Amount S$______
(Min S$10,000, Max S$30,000 or 6Xs monthly income, whichever is lower)

Loan Tenure______
(Min 1 yr, Max 5 yrs)

Do you have any pre-existing illness or condition? Yes / No (pls circle)
If yes, pls describe:-______

Please state address of the unit to be renovated.:-______

______ Postal Code______

Note: Insurance fee of 1% of approved loan amount is applicable. Original contractor's quotation is required for renovation loan disbursement. [0902RPF]

SOLICITOR TO ACT FOR BANK / CUSTOMER
(subject to Bank's Approval)

	Customer	Bank
Firm Name	______	______
	______	______
Solicitor Name	______	______
	______	______
Tel No(s)	______	______
Fax No(s)	______	______

OTHER APPLICATIONS
(Optional)

❑ CashPlus Personal Line of Credit
(For main applicant only)
[0105HLF5]

- Annual fee of S$50 will be waived for the next 5 years for UOB HDB Home Loan.
- If you are an existing UOB Personal Internet Banking/ phone banking customer, your UOB CashPlus account upon approval will be linked to your current Username and Password / Access Code and PIN.
  Otherwise, a new Username, Password / Access Code and PIN will be sent to you upon approval of your CashPlus application.

Name to appear on UOB CashPlus Card (max 19 characters)

Pls state other banks' credit cards / lines of credit presently held

______ ______

______ ______

HOW DID YOU GET TO KNOW ABOUT OUR HOME LOAN?

- ☐ Newspaper
- ☐ Internet
- ☐ Direct Mailer
- ☐ Branch
- ☐ Friends
- ☐ Flyers
- ☐ TV
- ☐ Member-get-member
- ☐ Showflat
- ☐ Newsletter
- ☐ Real Estate Agent

Name (as in NRIC) ____________________

NRIC ____________________

Company ____________________

____

DECLARATION AND AUTHORISATION

(IMPORTANT: PLEASE READ BEFORE SIGNING)

By signing below,

(a) I / We* confirm that I / we* will not use any credit facilities from the Bank or any other lender for the cash equity portion.

(b) I / We* hereby declare to the Bank that I / we* have / have not* received a discount, rebate or any other benefit of S$__________ from the vendor or any other party (including the payment of legal fees or stamp fees) which has the effect of reducing the true purchase price of the Property or part of the Property.

(c) I / We* hereby declare that I / we* have / have not been granted credit facility(ies) of S$________ by a financial institution (other than United Overseas Bank Limited) or of S$__________ by the vendor or of S$___________ by any other party for the purchase of the Property or part of the Property.

(d) I / We hereby warrant and represent to the Bank that the particulars and information furnished by me / us herein are true and accurate. Further, I / we am / are aware and agree that approval of this application is at the Bank's sole discretion, and the Bank is entitled to reject the application without assigning any reason or notice to me / us.

(e) I / We also warrant that all copies of the documents submitted are true copies, and shall become and remain the property of the Bank.

(f) I / We hereby authorise the Bank to obtain and verify any information about me / us at the Bank's sole discretion.

(g) I / We confirm that at the time of this application, I / we am / are not undischarged bankrupt(s) and there has been no statutory demand served on me / either of us or legal proceedings commenced against me / either of us.

(h) I / We agree that if any of the information given herein becomes inaccurate or misleading or changes in anyway, whether before the application is approved or while the Loan is existing, I / we shall promptly notify the Bank of such changes.

(i) I / We consent and authorise the Bank to communicate with me / us with respect of this application by electronic mail or any other means the Bank may deem appropriate at my/our respective address(es) set out in this application.

(j) Without prejudice to the preceding provision I / we consent to the Bank making such disclosures to any credit bureau as the credit bureau is permitted to receive by law and to the credit bureau in turn making disclosures to parties which the credit bureau is permitted to disclose by law for the purposes of the assessment of the credit-worthiness of persons.

(k) Pursuant to Section 25(5) of the Insurance Act (CAP.142), I / we am / are to disclose in this form, fully and faithfully, all facts which I / we know or ought to know. Failure to do so may render the policy null and void. I / We declare that I / we am / are between 21 and 55 years of age, have not been hospitalised within the last 12 months and do not suffer from any physical defects, injuries or impairments, and that I / we am / are in good health. I / We agree to be bound by the terms and conditions of the UOB RenoPlus Protector Scheme.

I / We understand that in the event I / we am / are unable to obtain insurance coverage under the UOB RenoPlus Protector Scheme for whatsoever reason, the Bank reserves the right to cancel or withdraw the banking facilities granted.

(l) Where I / we have applied for the UOB CashPlus, I / we agree to be bound by such Terms and Conditions (as may be amended or supplemented from time to time) upon receipt or acceptance of our signing on the or use of the Debit Card unless the Bank received my / our return of the Debit Card cut into half. The terms and conditions are set out in the following: 1) Terms and Conditions Governing UOB CashPlus 2) UOB Debit Card Agreement Terms and Conditions 3) Terms and Conditions Governing Accounts and Services 4) Terms and Conditions of UOB Personal Internet Banking Access.

(m) I / We understand: that copies of the terms and conditions numbered 1 to 3 above are available for my / our inspection at any UOB branch; that copies thereof will be sent to me / us upon the Bank's approval of my / our application; and that I / we may view the agreement numbered 4 above on the Bank's website at www.uobgroup.com/PUBTnC.htm.

(n) I / We hereby authorised the Bank to link my / our UOB RenoPlus / CashPlus upon approval to my / our current Username(s) and Password(s). If I / we do not have any UOB Personal Internet Banking account, a new Username(s) and Password(s) will be sent to me / us upon approval of my / our UOB RenoPlus / CashPlus application.

***Please delete accordingly.**

____
Signature of Main Applicant / Date

____
Signature of Joint Applicant(s) / Date

DOCUMENTS SUBMITTED

- ☐ ICs / Passport Copy of all Applicants and Owners
- ☐ Income Documents:
  - ☐ Latest Computerised Payslip
  - ☐ Latest IR8A Form / Tax Return
  - ☐ 2 years Tax Return (self-employed)
  - ☐ 2 years Commission Stmt (Commission-based)
- ☐ Option to Purchase (for New Purchase)
- ☐ Past 6/12 months' Loan Account Statement of Existing Mortgagee from Bank / HDB (for Refinancing)
- ☐ Latest CPF Statement of Account (if CPF usage is involved)
- ☐ Latest CPF Withdrawal Statement for Existing Property to be Refinanced (if applicable)
- ☐ Latest CPF Withdrawal Statement for Existing Property to be Sold (if applicable)
- ☐ Option for Sale of Existing Property (if applicable)
- ☐ Renovation Contractor's Quotation, where applicable

FOR OFFICIAL USE ONLY

Branch Code: *(where facility is to be booked in)*	Salesperson Full Name:	Salesperson Employee ID:
Interest Rate Package:	Remarks & Recommendations:	
Agt Ref (If Applicable) Pyt : ☐ Agent Co ☐ Agt Direct	Valuation Subsidy ☐ Yes Amount: S$_______ ☐ No	