

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\$24,000

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.

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

For the Guarantor (where applicable):

- Singapore Citizen or Permanent Resident
- Aged 21 and above
- Gainfully employed

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.

DOCUMENTS REQUIRED	Main Applicant	Joint Applicant (where applicable)	Guarantor (where applicable)
<i>Please tick the documents that you will be submitting:</i>			
• Copy of Contractor's Quotation/Invoice duly signed by Applicant(s) and Contractor(s).	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Photocopy of NRIC (both sides) of Applicant(s) and Guarantor (where applicable).	<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)	<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"/>
• <i>For free Notice of Assessment, log on and print from https://mytax.iras.gov.sg using your SingPass or IRAS PIN</i>	<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"/>
• <i>For HDB Flat Information, log on and print from www.hdb.gov.sg using your SingPass</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• <i>For joint application: Document proof of relationship e.g. copy of marriage or birth certificates</i>	<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

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

Address of Property to be Renovated: Postal Code

Name of Contractor(s)

Name of Property Owner(s)

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 Dependents

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. Home _____ Mobile _____ Office _____ Extn _____
 (Please provide at least 2)
 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. Home _____ Mobile _____ Office _____ Extn _____
 (Please provide at least 2)
 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/Savings/TRIO Current 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: _____

For non-RHB Bank Customer

The Bank will open a new RHB Bank TRIO Current Account (with cheques facility) 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 TRIO 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 TRIO Current Account.

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 TRIO Current Account.

Authorised Signature(s)

Signature of Main Applicant

Signature of Joint Applicant

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 TRIO Current Account

* Delete where applicable

FOR BRANCH USE: TRIO Current Account Number : - - -

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 RHB 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

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 of 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 and use of my/our information as disclosed herein and as disclosed from time to time for the purposes of and in connection with the Renovation Loan and further acknowledge and agree to the disclosure of the information to such persons and for such purposes as set out in the RHB Bank Renovation Loan and Furnishing Loan Terms and Conditions.
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(es) stated herein 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.

Signature of Main Applicant & Date:

Signature of Joint Applicant & Date:

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, 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.

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 (\$)	Interest Rate (%)	DSR (%)	ADSR (%)
Group Limit S\$:	Secured S\$:		Unsecured S\$:		
Deviations: (Yes/No)					
Comments : Recommended By: _____ Name / Title / Date			Comments : Approved/Rejected By: _____ Name / Title / Date		