



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

Ver. BB/BTLOBLBSC/08052013

BUSINESS FLEXCASH APPLICATION FORM

**FOR BUSINESS TERM LOAN / OVERSEAS BUSINESS LOAN
/ BUSINESS SMART CREDIT**

BUSINESS TERM LOAN	
Loan Amount Required (Min: S\$20,000) : S\$	Period of Financing (Min: 1 Year Max: 5 Years) : years
OVERSEAS BUSINESS LOAN	
Loan Amount Required (Min: S\$20,000) : S\$	Period of Financing (Min: 1 Year Max: 5 Years) : years
BUSINESS SMART CREDIT (BUSINESS CREDIT PLUS FACILITY AND OCBC BUSINESS CREDIT CARD FACILITY)	
Credit Limit Required (Min: S\$25,000) : S\$, to be allocated as:	
<input type="checkbox"/> 80% to Business Credit Plus Facility and 20% to OCBC Business Credit Card Facility <input type="checkbox"/> 70% to Business Credit Plus Facility and 30% to OCBC Business Credit Card Facility	

For the below information,
 Please refer to the ACRA business profile which contains the most up-to-date information, OR
 Refer to the particulars below

Registered business address:	Registration no.:	Registration date (DD/MM/YYYY):
Postal code:	Constitution: <input type="checkbox"/> Sole Proprietorship <input type="checkbox"/> Partnership <input type="checkbox"/> Private Limited <input type="checkbox"/> Others: _____	

APPLICANT DETAILS			
Registered business name:	No. of partners / directors:	No. of permanent employees:	
Contact person & designation:	Office no.:	Mobile no.:	Facsimile no.:
Mailing address (if different from registered business address): Postal code:	More than 50% of revenue received is from property-related activities: <input type="checkbox"/> Yes <input type="checkbox"/> No More than 50% of total assets comprises of immovable property in Singapore: <input type="checkbox"/> Yes <input type="checkbox"/> No		
Business premise: <input type="checkbox"/> Owned <input type="checkbox"/> Mortgaged <input type="checkbox"/> Rented			
Description of business activities:			

FOR OVERSEAS BUSINESS LOAN ONLY	
Country of overseas venture : <input type="checkbox"/> Malaysia <input type="checkbox"/> Indonesia	
Overseas registered business name :	Overseas business registration no. :
Overseas business address :	
Description of overseas business activities (if different from applicant business activities):	Purpose of loan : <input type="checkbox"/> Setting up office <input type="checkbox"/> Purchase inventory <input type="checkbox"/> Purchase machinery and equipment <input type="checkbox"/> General working capital <input type="checkbox"/> Others : _____

FINANCIAL INFORMATION FOR THE LAST 2 YEARS		
	Previous Year: Month: _____ Year: 20____	Latest Year: Month: _____ Year: 20____
Sales turnover	S\$	S\$
Net profit before tax	S\$	S\$

BUSINESS FACILITIES WITH OTHER FINANCIAL INSTITUTIONS							
Name of financial institution	Date of relationship	Type of facilities	Security provided	Interest rate	Credit Limit (S\$)	Monthly instalment (S\$)	Amount outstanding (S\$)
	MM / YYYY			%			
	MM / YYYY			%			
	MM / YYYY			%			
	MM / YYYY			%			

PARTICULARS OF 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.:
Home no.:	Mobile no.:	Office no.:	Years in firm:	Shareholding: %
Occupation: <input type="checkbox"/> Company Director/Chief Executive <input type="checkbox"/> Proprietor/Merchant <input type="checkbox"/> Business Professional/Manager <input type="checkbox"/> Housewife/Retiree <input type="checkbox"/> Not-Employed <input type="checkbox"/> Secretarial/Admin/Fin/Marketing Exec <input type="checkbox"/> Other Professional			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		Length of stay in current residence (years)
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:

DETAILS OF FACILITIES WITH OTHER FINANCIAL INSTITUTIONS – 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: _____				

PARTICULARS OF 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.:	
Home no.:	Mobile no.:	Office no.:	Years in firm:	Shareholding: %	
Occupation: <input type="checkbox"/> Company Director/Chief Executive <input type="checkbox"/> Proprietor/Merchant <input type="checkbox"/> Business Professional/Manager <input type="checkbox"/> Housewife/Retiree <input type="checkbox"/> Not-Employed <input type="checkbox"/> Secretarial/Admin/Fin/Marketing Exec <input type="checkbox"/> Other Professional			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		Length of stay in current residence (years)	
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:	

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

Name of financial institution	Type of facility	Credit limit (\$\$)	Monthly instalment (\$\$)		Amount outstanding (\$\$)
			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: _____				

PARTICULARS OF PRINCIPAL 3 / GUARANTOR 3

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.:	
Home no.:	Mobile no.:	Office no.:	Years in firm:	Shareholding: %	
Occupation: <input type="checkbox"/> Company Director/Chief Executive <input type="checkbox"/> Proprietor/Merchant <input type="checkbox"/> Business Professional/Manager <input type="checkbox"/> Housewife/Retiree <input type="checkbox"/> Not-Employed <input type="checkbox"/> Secretarial/Admin/Fin/Marketing Exec <input type="checkbox"/> Other Professional			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		Length of stay in current residence (years)	
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:	

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

Name of financial institution	Type of facility	Credit limit (\$\$)	Monthly instalment (\$\$)		Amount outstanding (\$\$)
			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: _____				
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PARTICULARS OF PRINCIPAL 4 / GUARANTOR 4

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.:
Home no.:	Mobile no.:	Office no.:	Years in firm:	Shareholding: _____ %
Occupation: <input type="checkbox"/> Company Director/Chief Executive <input type="checkbox"/> Proprietor/Merchant <input type="checkbox"/> Business Professional/Manager <input type="checkbox"/> Housewife/Retiree <input type="checkbox"/> Not-Employed <input type="checkbox"/> Secretarial/Admin/Fin/Marketing Exec <input type="checkbox"/> Other Professional			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		Length of stay in current residence (years)
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:				

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

Name of financial institution	Type of facility	Credit limit (\$)	Monthly instalment (\$)		Amount outstanding (\$)
			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: _____				

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

Corporate Shareholders	Registration No.	Date of Incorporation	Place of Incorporation	Shareholding
		DD/MM/YYYY		%
		DD/MM/YYYY		%
		DD/MM/YYYY		%

Account number for the Direct Debiting of Loan Instalment	:	
Business Credit Plus Account Number	:	

DECLARATION AND AGREEMENT

To: Oversea-Chinese Banking Corporation Limited ("OCBC Bank")

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

- (a) that all information submitted above or otherwise in connection with this application are true and accurate in all respects and the Applicant has not withheld any information which may be material in the context of this application;
- (b) 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, the Applicant shall promptly notify OCBC in writing of such changes and submit documentary proof to OCBC;

- (c) that the Applicant understands, accepts and agrees 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);
- (d) that the Applicant understands and agrees that by submitting this application form, the Applicant is 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 the Applicant's account and/or (in relation to Business Term Loan) directly to repay the Applicant's loan with another bank or financial institution in Singapore, other than with OCBC;
- (e) that OCBC and OCBC's officers are expressly and irrevocably authorised to make enquiries on me/us and/or the Applicant 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 Applicant and/or to me/us in order to verify the information given in this application and to make credit and other assessments;
- (f) 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 Applicant and/or the Applicant's accounts with OCBC at any time to any party as OCBC may deem fit, including but not limited to the Credit Bureau;
- (g) that the Applicant acknowledges that OCBC's acceptance of the Applicant's aforesaid offer will be constituted by its disbursements into the Applicant's account and/or directly to repay the Applicant's loan with another bank or financial institution in Singapore, other than with OCBC; and upon such acceptance, the Applicant will be bound by the Terms and Conditions Governing Business Loans as approved by OCBC;
- (h) that the Applicant 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;
- (i) that the Applicant 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;
- (j) that the Applicant understands that OCBC has the right not to approve this application at its absolute discretion. The Applicant understands and agrees that in the event that the Applicant's application is rejected, OCBC is not under any obligation whatsoever to render any reason or explanation;
- (k) that in the event that the Applicant terminates the Business Credit Plus facility in accordance with the applicable terms and conditions, the Applicant agrees that the OCBC Business Credit Card facility shall be similarly terminated, and vice versa;
- (l) unless approved by OCBC in writing, the ratio of the limit of the Business Credit Plus facility to that of the OCBC Business Credit Card facility shall not deviate from the stated ratio as set out in this application (namely, either 80:20 or 70:30, as the case may be);
- (m) that any funds and assets that the Applicant places with OCBC, and any profits that they generate, will comply with the tax laws of the countries where the Applicant is established or incorporated or of which the Applicant is carrying on business or which the Applicant is otherwise subject to.

For OCBC Business Credit Card Facility:

I/we, for and on behalf of the Applicant, hereby declare, warrant and agree:

- (a) that the Applicant hereby authorises OCBC Bank to open an OCBC Business Credit Card Account in the Applicant's name and to issue OCBC Business Credit Card(s) ("Card(s)") in accordance with the OCBC Cardmembers Agreement (Business) to person(s) authorised by the Applicant ("Cardholder(s)");
- (b) that the Applicant shall be jointly and severally responsible and liable with the Cardholder(s) for all charges incurred on the Card(s). For the purpose of making payment on such charges, the Applicant shall execute a Direct Debit Authorisation form for the monthly debiting of its OCBC current account; and
- (c) to be bound by the OCBC Cardmembers Agreement (Business) and any alterations amendments or additions thereto.

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

Principal / Guarantor 1:	Principal / Guarantor 2:	Principal / Guarantor 3:	Principal / Guarantor 4:
<hr/>	<hr/>	<hr/>	<hr/>
Name:	Name:	Name:	Name:
Date:	Date:	Date:	Date:
DD/MM/YYYY	DD/MM/YYYY	DD/MM/YYYY	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
- Photocopies of identity used by the common directors of the Singapore borrower and its related overseas business entity to register the overseas business entity (For Overseas Business Loan only)

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

Name of Relationship Manager:	Signature:	Date:	Referral Agency	Referral Agent:

Remittance of Approved Loan Amount (Applicable to Overseas Business Loan only)

To: Oversea-Chinese Banking Corporation Limited (“OCBC Bank”)

I/We hereby acknowledge that the approved Overseas Business Loan amount (less processing fee) is to be remitted in full in SGD to my/our account in OCBC Bank (Malaysia) Berhad / PT Bank OCBC NISP Tbk*

I/We authorize OCBC to debit the full approved Overseas Business Loan amount (less processing fee) from my/our SG account with the following details:

Account Name : _____
ROC Number : _____
Account Number : _____

and remit to the beneficiary details stated below:

Beneficiary Name : _____
Beneficiary Account Number : _____
Beneficiary Bank Name* : OCBC Bank (Malaysia) Berhad
PT Bank OCBC NISP Tbk
Purpose of credit : _____
**delete accordingly*

All charges (local and overseas) will be waived unless otherwise stated. Value date of the remittance will be the date of disbursement of loans into SG account.

I/We agree to be bounded by the terms and conditions stated below:

1. The Account Holder's instructions once received for processing by the Bank shall not be cancelled, withdrawn or amended unless the Bank agrees otherwise. Any request by the Account Holder to cancel, withdraw or amend such instructions shall be undertaken by the Bank on a best endeavours basis and subject to such conditions as the Bank may impose.
2. The Account Holder's instructions shall be carried out by the Bank and acted upon by the agent or correspondent subject to the rules and procedures of the place where or through which they are to be executed. The Bank (including the agent or correspondent) may refuse to execute the instructions if in their opinion they are contrary to any applicable law, rule or other regulatory requirement.
3. The Bank shall not be liable for any loss, damage or expense suffered or incurred by the Account Holder arising from any delay in or inability to effect the transfer owing to any event beyond the Bank's control or through no fault of the Bank. The Bank shall not be liable for any errors, delay or default of any agent or correspondent used to effect the transfer.
4. The Bank may disclose to the agent or correspondent, such information relating to the Account Holder or the Beneficiary as the Bank may think fit and the Account Holder's irrevocably consents and authorizes such disclosure by the bank.
5. To comply with MAS Notice 626 – Prevention of Money Laundering and Countering the Financing of Terrorism, with effect from 1 July 2007, all wire transfer messages would need to include the Account Holder's name, account number and address/unique identification number.
6. In event the Overseas Business Loan involve the conversion of one currency to another, the Bank shall make the necessary conversion at such rate or rates of exchange as may be determined by the Bank from time to time.

Authorized Signatory
Name:
NRIC:
Contact no.:

Authorized Signatory
Name:
NRIC:
Contact no.:

Authorized Signatory
Name:
NRIC:
Contact no.:

Authorized Signatory
Name:
NRIC:
Contact no.: