

SCENARIO 1 for all students	SCENARIO 2 for international students only	SCENARIO 3 for international students only	SCENARIO 4 for international students only
<ul style="list-style-type: none"> <li>Student and guarantor* in Singapore</li> </ul>	<ul style="list-style-type: none"> <li>DBS Bank in home country (i.e India)</li> <li>Student and guarantor* in home country</li> </ul>	<ul style="list-style-type: none"> <li>No DBS branch in home country (i.e India)</li> <li>Student and guarantor* in home country</li> </ul>	<ul style="list-style-type: none"> <li>No DBS branch in home country (i.e India)</li> <li>Student in Singapore</li> <li>Guarantor* in home country</li> </ul>
Student completes Tuition Fee Loan application form	Student completes Tuition Fee Loan application form	Student completes and dates Tuition Fee Loan application form. <b><u>Do not</u></b> complete or date Letter of Offer at this stage	Student brings along Identity Card/Passport and go down to DBS bank in Singapore to sign Tuition Fee Loan Form and bank's Letter of Offer <b><u>in the presence of a bank officer.</u></b>
Student and guarantor bring along Identity Card/Passport. Both visit DBS bank in Singapore to submit the Tuition Fee Loan Form and Letter of Offer.	Student and guarantor bring along Identity Card/Passport. Both visit DBS bank in home country to sign the Tuition Fee Loan Form and bank's Letter of Offer <b><u>in the presence of bank officer.</u></b>	<p>Guarantor completes Tuition Fee Loan application form and signs Tuition Fee Loan application form and Letter of Offer <b><u>in the presence of a notary public or officer from Singapore Embassy.</u></b></p> <p><b><u>Do not date</u></b> the Letter of Offer at this stage</p> <p># Please ensure that all documents have endorsement signed and stamp by notary public officer, indicating the name of officer and contact number.</p>	<p>Student mails Tuition Fee Loan application form and Letter of Offer to guarantor in home country. Guarantor signs and dates Tuition Fee Loan application form and Letter of Offer <b><u>in the presence of a notary public or officer from Singapore Embassy.</u></b></p> <p># Please ensure that all documents have endorsement signed and stamp by notary public officer, indicating the name of officer and contact number.</p>
Approval from Bank	Upon arrival in Singapore	Upon arrival in Singapore	Guarantor mails the verified Tuition Fee Loan application form and Letter of Offer <b><u>including a copy of his/her Identity card/passport to student in Singapore.</u></b>
	Student submits completed Tuition Fee Loan Application Form and Letter of Offer to DBS bank in Singapore.	Student brings Tuition Fee Loan application form and Letter of Offer, own passport and photocopy of guarantor's Identity Card/passport to sign Letter of Offer <b><u>in the presence of a bank officer in any DBS bank in Singapore.</u></b>	Student submits Tuition Fee Loan application form and Letter of Offer and photocopy of guarantor's Identity Card/passport to any DBS bank in Singapore.
	Approval from Bank	Approval from Bank	Approval from Bank

To apply, download the application forms from the respective institutions' website. All application forms are to be obtained from the respective institutions or the institutions' website. For late applicants, students must get the respective institution's endorsement^ before they can apply for the loan. (^Not applicable for NUS)

\* Applicants who are Singapore Citizens must have guarantors who are Singapore Citizens. For applicants who are Singapore Permanent Residents, they must have guarantors who are Singapore Citizens or Singapore Permanent Residents. For applicants who are Foreigners, the guarantor can be a Foreigner (*for universities only*), Singapore Citizen or Singapore Permanent Resident.