

**APPLICATION FORM** ( Only applicable for businesses registered in Singapore )  
**SME BANKING**



Please allow up to 2 weeks for the application processing upon receipt of the duly completed application form and full documentation  
 For enquiries, please contact our Relationship Officers at 1800-222-2200.

**APPLICANT INFORMATION**

Please incorporate our particulars contained in the ACRA Business Profile conducted based on our UEN below.

Registered Business Name (as per ACRA):		Registration No/ UEN: (if registered with ACRA)
Business Address:	Mailing Address: <i>(if different from Business Address)</i>	Nature of Business:
Postal Code:	Postal Code:	
Years in Active Operation:	Business Premises: <input type="checkbox"/> Owned (Fully-paid) <input type="checkbox"/> Owned (Mortgaged) <input type="checkbox"/> Rented	Main Operating Account: (Please tick one only) <input type="checkbox"/> DBS Bank <input type="checkbox"/> Others _____ (Please specify which Bank)
No. Of Employees/ Staff:		
Contact Person & Designation: Dr/Mr/Mdm/Ms	Contact No Office: Mobile *:	Contact Email *:
If you wish to be notified by the bank on your loan application status, please indicate your preferred mode of communication.  <input type="checkbox"/> SMS                      and/ or <input type="checkbox"/> Email  <b>Mobile:</b> <b>Email Address:</b>		

**TYPE OF FACILITY REQUESTED**

Facility	Amount Required (\$)	Financing Period ( Years )	Security
SME Working Capital Loan <i>(Please complete Appendix A)</i>		(Max:5)	N.A.
Grow with DBS (SME Micro Loan) <i>(Please complete Appendix A)</i>		(Max:4)	
Bridging Loan (M&OE) <i>(Please complete Appendix A)</i>		(Max:6)	
DBS Business Loan			
Business Capabilities Loan <i>(Please complete Appendix A)</i>		(Max:4)	
DBS HP Facility/ Non-Revolving HP Line* <i>(Please complete Appendix B)</i> <i>*delete where applicable</i>			
SME Equipment Loan - HP Facility/ Non-Revolving HP Line* <i>(Please complete Appendix A &amp; B)</i> <i>*delete where applicable</i>			
Overdraft		N.A.	<input type="checkbox"/> Property  <input type="checkbox"/> Accounts Receivables  <input type="checkbox"/> Fixed Deposit of _____ ( CCY & Amt ) Surety: _____ NRIC / Reg No: _____
Account Receivables Term Loan		(Max:4)	
Foreign Exchange Line		N.A.	
Corporate Card		N.A.	
<b>Property Financing</b> <i>(Please complete Appendix C)</i>			
Property Term Loan			
Overdraft		N.A.	
<b>Trade Financing ( <input type="checkbox"/> LIS <input type="checkbox"/> Non-LIS )</b> <i>(Please complete Appendix D)</i>			
Trade Financing (Import)		Days (Max:180)	
Trade Financing (Export)		Days (Max:180)	
Trade Financing (Import & Export)		Days (Max:180)	

### FACILITIES WITH OTHER FINANCIAL INSTITUTIONS

If the space provided is insufficient, please provide the information on a separate sheet of paper and attach it to this form.

Name of Bank/ Financial Institution	Credit Limit (S\$)	Type of Facilities	Monthly Installment (S\$)	All in Interest Rate (%)	Outstanding Amount (S\$)	Security Provided

### ASSOCIATED/ RELATED COMPANIES

Name	Registration No/ UEN (if registered with ACRA):	(For Bank's Use Only) CIN
1)		
2)		
3)		

### DECLARATION BY PRINCIPAL / GUARANTOR

NB: Sole Proprietor or at least one Key Partners / Director must be Singaporean or Singapore PR and aged between 21 and 60 years.

NB: All partners or directors of the Applicant are required to be guarantors.

PARTICULARS OF MAIN PRINCIPAL/ MAIN GUARANTOR			PARTICULARS OF PRINCIPAL 2/ GUARANTOR 2		
<input type="checkbox"/> Please incorporate our particulars contained in the NRIC / Passport copies provided by us.			<input type="checkbox"/> Please incorporate our particulars contained in the NRIC / Passport copies provided by us.		
Name as in NRIC/ Passport (Dr/Mr/Mdm/Ms):			Name as in NRIC/ Passport (Dr/Mr/Mdm/Ms):		
NRIC/ Passport No:	Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female	DOB: (DD/MM/YYYY)	NRIC/ Passport No:	Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female	DOB: (DD/MM/YYYY)
Nationality: <input type="checkbox"/> Singaporean <input type="checkbox"/> Others <input type="checkbox"/> Singapore PR <input type="checkbox"/> Malaysian <input type="checkbox"/> Singapore PR-Indonesian <input type="checkbox"/> Indonesian			Nationality: <input type="checkbox"/> Singaporean <input type="checkbox"/> Others <input type="checkbox"/> Singapore PR <input type="checkbox"/> Malaysian <input type="checkbox"/> Singapore PR-Indonesian <input type="checkbox"/> Indonesian		
Contact Telephone No:		Occupation:	Contact Telephone No:		Occupation:
Years of industry experience:		Years of management experience:	Years of industry experience:		Years of management experience:
Residence: <input type="checkbox"/> Owned (Fully-paid) <input type="checkbox"/> Owned (Mortgaged) <input type="checkbox"/> Rented/ Others _____ <i>(Please specify)</i>		Residential Type: <input type="checkbox"/> HDB <input type="checkbox"/> Condo/ Apartment <input type="checkbox"/> Landed	Residence: <input type="checkbox"/> Owned (Fully-paid) <input type="checkbox"/> Owned (Mortgaged) <input type="checkbox"/> Rented/ Others _____ <i>(Please specify)</i>		Residential Type: <input type="checkbox"/> HDB <input type="checkbox"/> Condo/ Apartment <input type="checkbox"/> Landed
PARTICULARS OF PRINCIPAL 3/ GUARANTOR 3			PARTICULARS OF PRINCIPAL 4/ GUARANTOR 4		
<input type="checkbox"/> Please incorporate our particulars contained in the NRIC / Passport copies provided by us.			<input type="checkbox"/> Please incorporate our particulars contained in the NRIC / Passport copies provided by us.		
Name as in NRIC/ Passport (Dr/Mr/Mdm/Ms):			Name as in NRIC/ Passport (Dr/Mr/Mdm/Ms):		
NRIC/ Passport No:	Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female	DOB: (DD/MM/YYYY)	NRIC/ Passport No:	Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female	DOB: (DD/MM/YYYY)
Nationality: <input type="checkbox"/> Singaporean <input type="checkbox"/> Others <input type="checkbox"/> Singapore PR <input type="checkbox"/> Malaysian <input type="checkbox"/> Singapore PR-Indonesian <input type="checkbox"/> Indonesian			Nationality: <input type="checkbox"/> Singaporean <input type="checkbox"/> Others <input type="checkbox"/> Singapore PR <input type="checkbox"/> Malaysian <input type="checkbox"/> Singapore PR-Indonesian <input type="checkbox"/> Indonesian		
Contact Telephone No:		Occupation:	Contact Telephone No:		Occupation:
Years of industry experience:		Years of management experience:	Years of industry experience:		Years of management experience:

Residence: <input type="checkbox"/> Owned (Fully-paid) <input type="checkbox"/> Owned (Mortgaged) <input type="checkbox"/> Rented/ Others _____ (Please specify)	Residential Type: <input type="checkbox"/> HDB <input type="checkbox"/> Condo/ Apartment <input type="checkbox"/> Landed	Residence: <input type="checkbox"/> Owned (Fully-paid) <input type="checkbox"/> Owned (Mortgaged) <input type="checkbox"/> Rented/ Others _____ (Please specify)	Residential Type: <input type="checkbox"/> HDB <input type="checkbox"/> Condo/ Apartment <input type="checkbox"/> Landed
--	---	--	---

**PARTICULARS OF CORPORATE GUARANTOR**

Please incorporate our particulars contained in the ACRA Business Profile conducted based on our UEN below.

Registered Name per ACRA	Registration No / UEN	Date of Registration	Country of Incorporation	Relationship with Customer

**AGREEMENT**

By signing this application form, the Applicant confirms that the signatories below are duly authorized to represent it to submit this application form to DBS Bank Ltd. (the "Bank") and to agree to the terms in this application form and below:

- (1) Applicant confirms that (a) all information and documents provided to the Bank in connection with this application are true, complete and accurate; (b) it has disclosed all information which it knows or should reasonably know and has not withheld any material fact that will affect the Bank's assessment of this application.
- (2) Applicant authorises the Bank to conduct due diligence and credit checks on it as the Bank deems necessary.
- (3) Applicant consents to the Bank disclosing any information relating to it or this application form (a) to any entity of the DBS Group. "DBS Group" means DBS Bank Ltd. and its affiliates; (b) pursuant to or where required by law, rule or regulation; (c) where required or requested by any judicial, governmental, supervisory or regulatory body (including without limitation Enterprise Singapore) or stock exchange having oversight of DBS Group; (d) to any person for the purposes of assessing or processing the Applicant's request in this application form.
- (4) Applicant may provide personal data to the Bank (including without limitation personal data of its office holders, employees, shareholders, guarantors and beneficial owners) in connection with this application and establishing and maintaining the Applicant's relationship with the Bank. When providing any personal data to the Bank, Applicant confirms that it is lawfully providing the data for the Bank to use and disclose for the purposes of: (a) providing products or services to the Applicant; (b) meeting the operational, administrative and risk management requirements of DBS Group; and (c) complying with any requirement, as DBS Group reasonably deems necessary, under any law or of any court, government authority or regulator.
- (5) The Bank has the absolute right to approve or reject this application without assigning any reason whatsoever and that all documents provided in connection with this application shall become and remain the property of the Bank. The grant of any banking facilities (if any) would be on such terms and conditions as the Bank may specify.
- (6) If this application form and any documents are submitted to the Bank via fax or other electronic means, the Applicant acknowledges that such methods of transmission may not be secure and agrees that the Bank shall not be liable for any loss or damage which the Applicant may incur or suffer, directly or indirectly, arising from or in connection with the Applicant's use of such methods of transmission.
- (7) Applicant acknowledges that where it has requested insurance arrangements, where applicable, a representative from the relevant insurance company will contact it to provide a quotation and issuance is not guaranteed. This application form is not a contract of insurance. The full details of the terms, conditions and exclusions of these insurances are provided in the policy that it will receive upon acceptance of its application by the insurer or in the Master Policy lodged with DBS Bank Ltd, in which case an individual Certificate of Insurance will be issued to it upon confirmation of cover.
- (8) For Trade Financing under the Loan Insurance Scheme instituted by Enterprise Singapore (including replacement or variation scheme) ("LIS"):
  - (a) Applicant understands that the application and the financing quantum is subject to (i) the Bank's approval in its absolute discretion and (ii) the agreement of the relevant underwriters under LIS that the Bank has underlying policies with; and
  - (b) Applicant agrees to pay the prevailing premium rate payable on the approved loan amount under LIS, as may be determined by the underwriters from time to time. The premium payable is non-refundable and the Applicant consents to such premium being debited from its current account maintained with the Bank upon the Bank's approval of its application. Notwithstanding the Bank's approval of the application, the Bank reserves the right not to proceed with activation of the LIS facility if the credit balance in its current account is insufficient to pay the premium payable under LIS.

By signing this application form, I/we, the proposed guarantor(s), agree to the following:

- (1) I/we confirm that all information and documents provided by me/us to the Bank in connection with this application are true, complete and accurate and we have disclosed all information which I/we know or should reasonably know and have not withheld any material fact that will affect the Bank's assessment of this application.
- (2) I/we authorise the Bank to conduct due diligence and credit checks on us as the Bank deems necessary.
- (3) I/we consent to the Bank disclosing any information (including personal data) relating to me/us or information provided by us in this application form (a) to any entity of the DBS Group. "DBS Group" means DBS Bank Ltd. and its affiliates; (b) pursuant to or where required by law, rule or regulation; (c) where required or requested by any judicial, governmental, supervisory or regulatory body (including without limitation Enterprise Singapore) or stock exchange having oversight of DBS Group; (d) to any person for the purposes of assessing or processing the Applicant's request in this application form.
- (4) Where I am an individual: (a) I consent to the incorporation of the DBS Privacy Policy, available at [www.dbs.com/privacy](http://www.dbs.com/privacy) as may be amended, supplemented and/or substituted from time to time, (the "DBS Privacy Policy") into this application form; (b) I consent to the Bank's use, collection and disclosure of my personal data in accordance with the DBS Privacy Policy and this application form; and (c) if I provide the Bank with personal data of any individual, I undertake, represent and warrant to the Bank that I have obtained such individual's consent for or consent on behalf of such individual to the collection, processing, use and disclosure of his/her personal data by the Bank in accordance with the DBS Privacy Policy and this application form. If there is any conflict or inconsistency between this application form and the DBS Privacy Policy, the former shall prevail. Any consent given pursuant to this paragraph shall survive death, incapacity, bankruptcy or insolvency of any such individual.
- (5) Where we are not an individual, we may provide personal data to the Bank (including without limitation personal data of our office holder, employee, shareholder and beneficial owner) in connection with us standing as guarantor for the Applicant. By providing personal data to the Bank, we confirm that we are lawfully providing the data for the Bank to use and disclose for the purposes of: (a) all matters in connection with the Bank's assessment of the request in this application form and assessing our suitability to stand as guarantor; (b) providing products or services to the Applicant; (c) meeting the operational, administrative and risk management requirements of DBS Group; and (d) complying with any requirement, as DBS Group reasonably deems necessary, under any law or of any court, government authority or regulator.

**All Sole Proprietor / Key Partners / Directors / Guarantors to sign below**

<b>Applicant and/or* Guarantor</b>  Name (as in NRIC/Passport): Date: <small>*delete where applicable</small>	<b>Applicant and/or* Guarantor</b>  Name (as in NRIC/Passport): Date: <small>*delete where applicable</small>
<b>Applicant and/or* Guarantor</b>  Name (as in NRIC/Passport): Date: <small>*delete where applicable</small>	<b>Applicant and/or* Guarantor</b>  Name (as in NRIC/Passport): Date: <small>*delete where applicable</small>

**Business Insurance Needs:**

**Please arrange on our behalf:**

- Fire Insurance. I/We understand that a **S\$250 administration fee** is chargeable should I/we choose to arrange for alternative insurance.  Equipment All Risk Insurance

**I/We would like to discuss our business insurance needs.**

Please contact Dr/Mr/Mdm/Ms \_\_\_\_\_ at Contact No. \_\_\_\_\_ to discuss the following:

- Business Loan Protection (only applicable to DBS Business Loan / SME Working Capital Loan / SME Micro Loan / Business Capabilities Loan/ Bridging Loan (M&OE))  Marine Cargo Insurance  Business Interruption Insurance

*A representative from an insurance company will contact you directly for an assessment. There is no guarantee that an insurance policy will be issued and the issuance of an insurance policy will be at the sole discretion of the insurance company. For the avoidance of doubt, this application form is not a contract of insurance.*

**Please mail or fax this form & the required supporting documents listed below to:**

Blk 531 Upper Cross Street  
 Hong Lim Complex #01-51 (2<sup>nd</sup> Storey)  
 Singapore 050531  
 Attn: IBG4-SD-Biz Dev A (CP No: HL0001)  
 Fax no: 65 6878 9738

(Application form must be completed in full and should reach us no later than two weeks from the date of this application)

**DOCUMENTS TO SUBMIT:**

- Photocopy of NRIC (front and back) of director(s) and guarantor(s)
- Income Tax Notice of Assessment for the last 2 years of sole proprietor/ key partners/ directors
- Bank Statements for the last 3 months (if operating account is not maintained with DBS)
- Financial Statements (audited where applicable) for the last 2 years (latest financial statements should be less than 18 months old).
- Latest Management Accounts (including full Balance Sheet)
- For Professional Practices (Not Registered with ACRA)
  - A copy of a confirmation from the relevant authority on the constitution of firm and name(s) of sole proprietor/ partners
  - Original letter stating equity partners & authorized signatures (for partnership only)
- Business Plan for business with less than 2 years in operation

**SUPPORTING DOCUMENTS TO SUBMIT:**

For Property Financing applications:

- Signed copy of Sale & Purchase Agreement / Option to Purchase for property
- Tenancy Agreement
- Property Loan Statement of Accounts from existing financier for the past 6 months ( refinancing applications )

For HP Facility applications:

- Quotation / Pro-forma invoice / Sales contract

For Trade Financing applications under LIS:

- Loan Insurance Scheme Application Form

For Business Capabilities Loan applications:

- Copy of Letter of Offer from the government agency on the approved grant(s)

**For Bank's Use Only:**

Business Classification:  <b>Tick to indicate</b> <input type="checkbox"/> Latest Business Classification (DBSIC) in AOS* to apply (*Already checked that record is updated for use)	Financial Package:  For increase in Overdraft / Foreign Exchange Line / Trade Financing, pls indicate: <input type="checkbox"/> Maintain existing guarantor(s) <input type="checkbox"/> New guarantor as per application herein  Total revised limit ( including existing limit ) : S\$ _____
--	---

Other Remarks/Recommendations:

**Tick to indicate**  
 LO is required.

Source	<input type="checkbox"/> Campaign Code  _____ (Please specify)	<input type="checkbox"/> 3 <sup>rd</sup> Party Agent  _____ (Please indicate full name of consultancy firm/real estate firm/agent )	<input type="checkbox"/> DBS Branches  _____ (Please indicate bank staff and branch)
	<input type="checkbox"/> DBS Website	<input type="checkbox"/> BusinessCare	<input type="checkbox"/> BBRM _____ (Please indicate full name)