

Documents for Application via Digibot

1. Renovation Loan Application Form for application via digibot (PDF)
2. Scanned Original Signed Copy of Renovation Quotation or Invoice
3. Copy of NRIC (front & back)
4. Income Documents
5. Proof of Ownership of Property (*waived for DBS/POSB home loan customers*) & HDB or MCST Renovation Permit (*For applicants who are owners of the appointed contractor*)

Restrictions on the file size & type accepted:

- **Number of Files:** 5
- **File Size:** Maximum of 4MB each
- **File Type:** .png,.jpeg,.pdf,.txt,.bmp,.gif,.jpg,.tif,.tiff.
- Uploads are strongly encouraged to be in PDF.

Important Notes For Your Documents

Renovation Loan Application Form

your original NRIC to the credit bureau's registered office. Credit Bureau (Singapore) Pte Ltd is located at 2 Shenton Way #20-02 SGA Centre 1 Singapore 068804 Tel: (65) 6565 6363 www.creditbureau.com.sg

Financing Request

Preferred Loan Amount: S\$ _____

Minimum request is S\$5,000. Maximum is S\$30,000 or the total renovation costs stated in the submitted original renovation contract(s), whichever is lower.

Repayment Period: 12 24 36 48 60 months

Note: I request for the above Preferred Loan Amount indicated and consent to be granted a loan amount that is no more than the above amount. I understand and agree that DBS has the right to determine the loan amount granted and the repayment period at its absolute discretion.

You can request to receive up to 4 Cashier's Order(s) payable to your contractor(s)

Cashier's Order (CO)	Name of Renovation Company (payee)	Amount (S\$)
1 st CO		
2 nd CO (where applicable)		
3 rd CO (where applicable)		
4 th CO (where applicable)		
Totalling		100% of Requested Loan Amount

Name of Renovation Company to be indicated on Cashier's Order should match the name of the contractor company which the Cashier's Order will be payable to.

Please note the following with regards to your requested Cashier's Order(s):

- The sum of the Cashier's Order(s) requested must add up to 100% of the loan amount applied for. In the event of any discrepancies, or if the approved loan amount differs from the requested amount, the difference will be adjusted from the last Cashier's Order.
- If there is no payee name indicated, the Cashier's Order(s) will be issued to the renovation contractor as stated in the original

Renovation Loan Application Form

Renovation Loan Servicing Account

Please debit my DBS/POSB Account No:

for my monthly instalments and all other sums due and owing once application is approved.
POSB Current Account and Joint-all Account for single application are not applicable.

Please enter a valid DBS/POSB account number and note that the following accounts are not allowed:

- POSB Current Account
- Joint-all Account (for single application)

Main Applicant Personal Details

Name *(as in NRIC)*

NRIC No.

Nationality Singaporean Singapore PR

Marital Status

1 Single 2 Married 3 Divorced

5 Others

Education

03 University/Post Grad 05 Diploma Holder
07 A level 08 Secondary
09 Primary 10 Others

Main Applicant Employment Details

Company Name

Current Position

01 Senior Management 02 Professional
03 Manager 04 Engineer
05 Office Worker 06 Sales
19 Supervisor 10 Others

Job Status

E Employee S Self-Employed
C Sales/Commission Earner O Others

Industry/Business Type

02 Building/Construction 04 Banking & Finance
05 IT/Telco 11 Government
17 Manufacturing/ Production 20 Shipping/Transport
22 Entertainment 23 Hotel/Restaurants
27 Retail 29 Travel-related

Renovation Quotation / Invoice

ABC Interior Design
ABC Interior Design
888 Ang Mo Kio Drive, #01-11,
Singapore 678888

QUOTATION

Name: Jason Tan Jun Hong
Address: Blk 123A Bishan Road Ave 4, #05-678, Singapore 999123
Mobile: 91234567
Date: 25/05/2021

Description	Price
DESIGN & CONSULTATION FEE	\$ 688.00
1.00 Hacking Work	
1.01 HDB Permit	\$ 350.00
1.02 Supply labour to remove toilet fittings @ common toilet	Inclusive
1.03 Supply labour to remove toilet fittings @ Master toilet	Inclusive
1.04 Supply labour to hack and remove wall in between yard & kitchen L=4ft	Inclusive
1.05 Supply labour to hack and remove wall in between MBR & Common bedroom L=3.5ft	Inclusive
1.06 Supply labour to remove existing 4 nos doors	Inclusive
	\$ 1,500.00
2.00 Masonry Work (tiles selection up to \$3.6/sqft)	
2.01 Supply labour and materials to construct kitchen cabinet mortar base with side files @ kitchen	\$ 500.00
2.02 Supply labour & materials to overlay 300 x 600mm Homogeneous floor files @ kitchen & Yard	\$ 1,388.00
2.03 Supply labour & materials to overlay 300 x 300mm Homogeneous floor files @ Common toilet	\$ 588.00
2.04 Supply labour & materials to overlay 300 x 600mm Homogeneous wall files @ Common toilet	\$ 2,888.00
2.05 Supply labour & materials to construct shower kerb @ Common toilet	\$ 120.00
2.06 Supply labour & materials to overlay 300 x 300mm Homogeneous floor files @ MBR toilet	\$ 588.00
2.07 Supply labour & materials to overlay 300 x 600mm Homogeneous wall files @ MBR toilet	\$ 2,888.00
2.08 Supply labour & materials to construct shower kerb @ MBR toilet	\$ 120.00
2.09 Supply labour & materials to do touch up & make good at hacking areas	\$ 650.00
2.10 Supply labour and materials to do cement screeding for vinyl areas Est 720sqft	\$ 2,520.00
3.00 Vinyl flooring (inclusive of skirting)	\$ 3,960.00
3.01 Supply labour and materials to lay 5mm thick click system vinyl flooring @ entrance area	Inclusive
3.02 Supply labour and materials to lay 5mm thick click system vinyl flooring @ living	Inclusive
3.03 Supply labour and materials to lay 5mm thick click system vinyl flooring @ dining	Inclusive
3.04 Supply labour and materials to lay 5mm thick click system vinyl flooring @ master bedroom	Inclusive
3.05 Supply labour and materials to lay 5mm thick click system vinyl flooring @ bedroom 1	Inclusive
3.06 Supply labour and materials to lay 5mm thick click system vinyl flooring @ bedroom 2	Inclusive
3.07 Supply labour and materials to lay 5mm thick click system vinyl flooring @ store	Inclusive

Page 1

Contractor company letterhead

Applicant's full name as per NRIC

Full address of property to be renovated

Date of quotation generated
(within last 6 months)

Pages should be numbered on every
page (if more than one page)

Renovation Quotation / Invoice

4.00 CARPENTRY WORK

REMARKS: In-house Carpentry Works

* All internal carpentry in White PVC for aesthetic & durability

* Provide DTC track for kitchen drawers & soft-close hinges for casements

* Provide color-matching ABS trimming cap

* All carpentry using solid 3T plywood

Entrance

4.01 Design & Fabricate L=8ft x H=8.5ft shoe cabinet to cover the store room door in laminate fin. @ entrance \$ 2,880.00
- Upgrade to mirror finishing inclusive

Bedroom 1

4.02 Design & Fabricate L=6ft x H=8.5ft full height wardrobe in laminate fin. @ bedroom 1 \$ 1,560.00

Bedroom 2

4.03 Design & Fabricate L=23ft x H=8.5ft full height open wardrobe in colour pvc fin. @ bedroom 2 \$ 5,060.00

Wet Kitchen

4.04 Design and fabricate L=30ft new kitchen top & bottom cabinet in laminate finishing \$ 3,750.00
- 7ft for bottom cabinet only
- 23ft for top & bottom cabinet

4.05 Supply materials & install L=18.5ft x D=2ft Polished Quartz worktop (entry level) @ Kitchen \$ 2,035.00
- Opening of holes for basin & tap
- Polish to gloss surface upon installation

4.06 Design & fabricate to cover the pipes in laminate finishing @ service yard \$ 550.00

Dry Kitchen

4.07 Design and fabricate L=10ft new kitchen top & bottom cabinet in laminate finishing \$ 1,250.00
- 7ft for top & bottom
- 3ft for above fridge area

4.08 Supply materials & install L=3.5ft x D=2ft Polished Quartz worktop (entry level) @ Kitchen \$ 385.00

5.00 Window / Glass / Door

Glass

5.01 Supply labour and install 1 nos of L=700mm x H=1800mm alum framed temp clear glass fix panel @ common toilet \$ 300.00

5.02 Supply labour and install 1 nos of L=700mm x H=1800mm alum framed temp clear glass fix panel @ Master toilet \$ 300.00

5.03 Supply labour and install L=11.5ft x H=2 ft temp glass backing for kitchen @ wet kitchen \$ 690.00

Window

5.04 Supply labour and material to install 1 set of new 3 tier sliding window (match with HDB colour) @ Service yard \$ 580.00

Door

5.05 Supply and install 4 nos of new solid laminated bedroom door \$ 1,120.00

6.00 PAINTING WORK

6.01 Supply labor & materials to paint whole premises using "NIPPON Vinilex 5k" inc. wall, ceiling \$ 1,300.00
aircon trunking & all piping (Up to 4 colors selection) (White-painted ceiling)

6.02 Supply labour to add sealer for whole house \$ 350.00

Renovation Quotation / Invoice

7.00	PLUMBING WORK	\$ 850.00
7.01	Supply labour and materials for plumbing work	Inclusive
7.02	Supply labour to install sink and water tap @ kitchen	Inclusive
7.03	Supply labour to install toilet bowl @ master bathroom	Inclusive
7.04	Supply labour to install basin and water tap @ master bathroom	Inclusive
7.05	Supply labour to install water spary @ master bathroom	Inclusive
7.06	Supply labour to install accessory set @ master bathroom	Inclusive
7.07	Supply labour to install instead heater @ master bathroom	Inclusive
7.08	Supply labour to install toilet bowl @ common bathroom	Inclusive
7.09	Supply labour to install basin and water tap @ common bathroom	Inclusive
7.10	Supply labour to install water spary @ common bathroom	Inclusive
7.11	Supply labour to install accessory set @ common bathroom	Inclusive
7.12	Supply labour to install instead heater @common bathroom	Inclusive
8.00	Miscellaneous Works	
8.01	Supply labour and materials to lay corrugated paper protection to the whole premises inc.	\$ 200.00
8.02	Supply labour and materials for general cleaning for entire unit and chemical cleaning for toilets after completion	\$ 380.00
8.03	Supply labour for havigage & uploading materials	\$ 350.00
8.04	Supply labour and materials for disposal sands and clearance	\$ 200.00
8.05	Supply labour and materials to seal up existing bedroom 2 door entrance	\$ 450.00

TOTAL AMOUNT : \$ 43,288.00

Renovation cost should be stated

Your Faithfully,

I/We herewith have scrutinized the above to fully agree & accept the Terms & Conditions.

Signatures & Names of both the Contractor and Applicant



Caden Wong
ABC Interior Design



Customer Name: Jason Tan Jun Hong
Date: 25/05/2021

Pages should be numbered on every page (if more than one page)

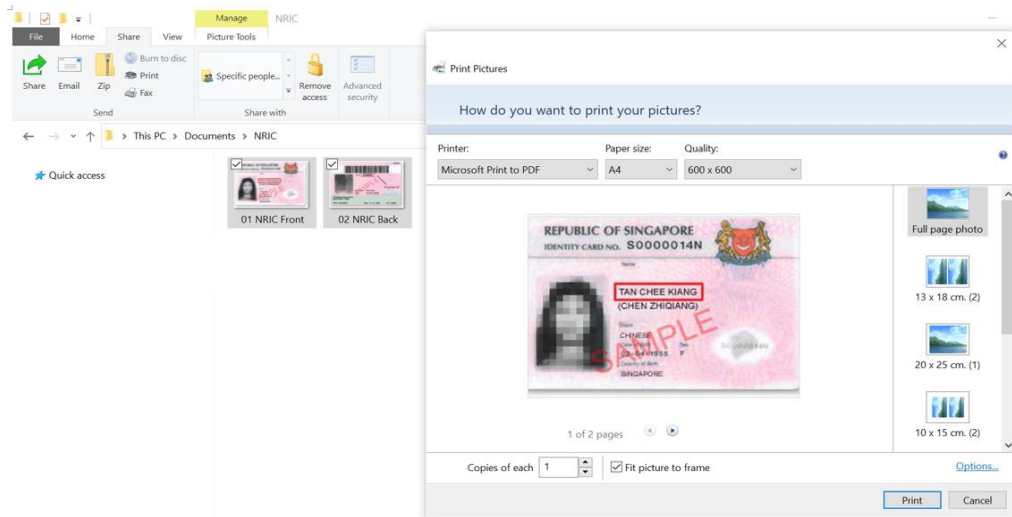
NRIC Scans

Things to note:

- Front & Back required, and should be merged into a single file
- Should be clear and of sufficient resolution





PC - PDF Printer

1. Select all images and then go to the Share tab on the toolbar and click on Print.
2. Select "Select Microsoft Print to PDF from the list of available printers. Select "Full Page Photo", images will be saved as 1 per page.
3. Press "Print" & save the file in your preferred location.
4. Open the PDF file to ensure that the image in the PDF are sufficiently clear for our processing.

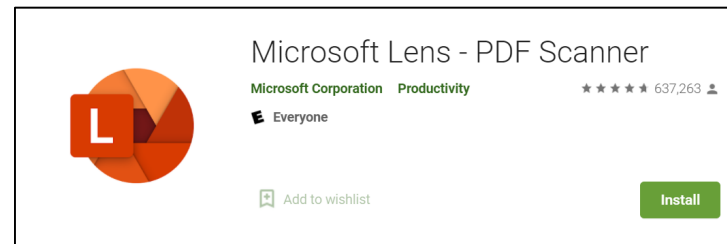


iOS - Notes app

You can use the Notes app to scan the documents on your iPhone/iPad.

1. Open Notes and select a note or create a new one.
2. Tap the Camera button  then tap Scan Documents. 
3. Place your document in view of the camera.
4. If your device is in Auto mode, your document will automatically scan.
5. If you need to manually capture a scan, tap the Shutter button  or one of the Volume buttons. Then drag the corners to adjust the scan to fit the page, then tap Keep Scan.
6. Tap Save or add additional scans to the document.
7. Tap the ellipsis (three dots) icon  on the top right of the Note, then tap "Send a Copy".
8. An actions menu will appear. Scroll down the list of actions - and select "Save to Files". Choose a path/folder and tap Save; a PDF copy of the Note with your consolidated documents will be saved.

Android - Microsoft Lens app



Income Documents

For Employee

1. Latest month's computerised payslip; or
2. Latest 3 months' salary crediting bank statements; or
3. Latest 3 months' CPF contribution history statement
4. Latest 1 year Income Tax Notice of Assessment with either 1, 2, or 3
5. Letter of Appointment if <3 months into new employment

For Self Employed/Variable Income Commission Earners

- Preferred latest 2 years Income Tax Notice of Assessment (NOA), minimum 1 year (most recent year)

Proof of Ownership

Waived for DBS/POSB Home Loan customers

Else, submit one of the following:

- Property Tax Bill; or
- HDB Renovation Permit; or
- CPF Housing Withdrawal Statement; or
- HDB Letter of Approval; or
- Sales and Purchase Agreement
 - Status needs to be completed

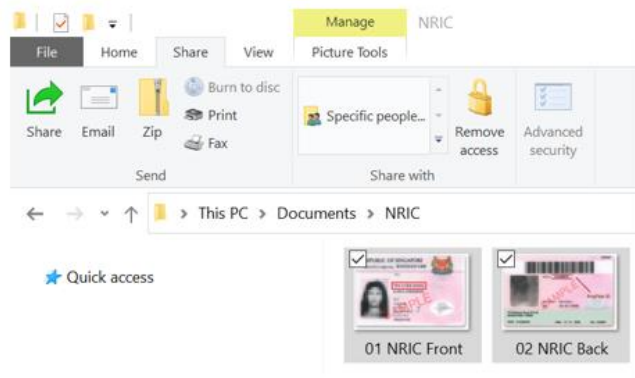
Things to note:

1. Renovation address and applicant's name should be present in the documents

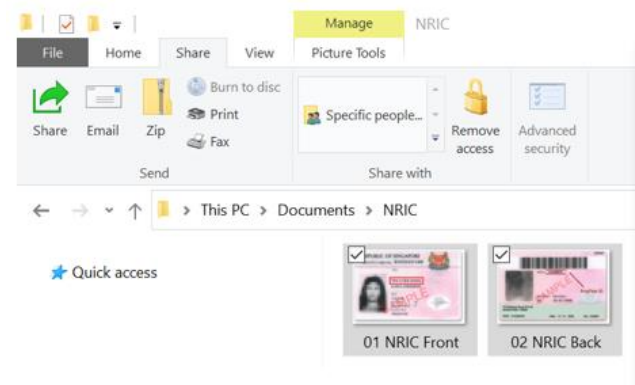
How To Merge Your Documents

Windows – Using PDF Printer

1. Upon scanning in the documents, group the images & place each group in a dedicated folder. Sort the scanned images into your preferred sequence and rename if necessary.

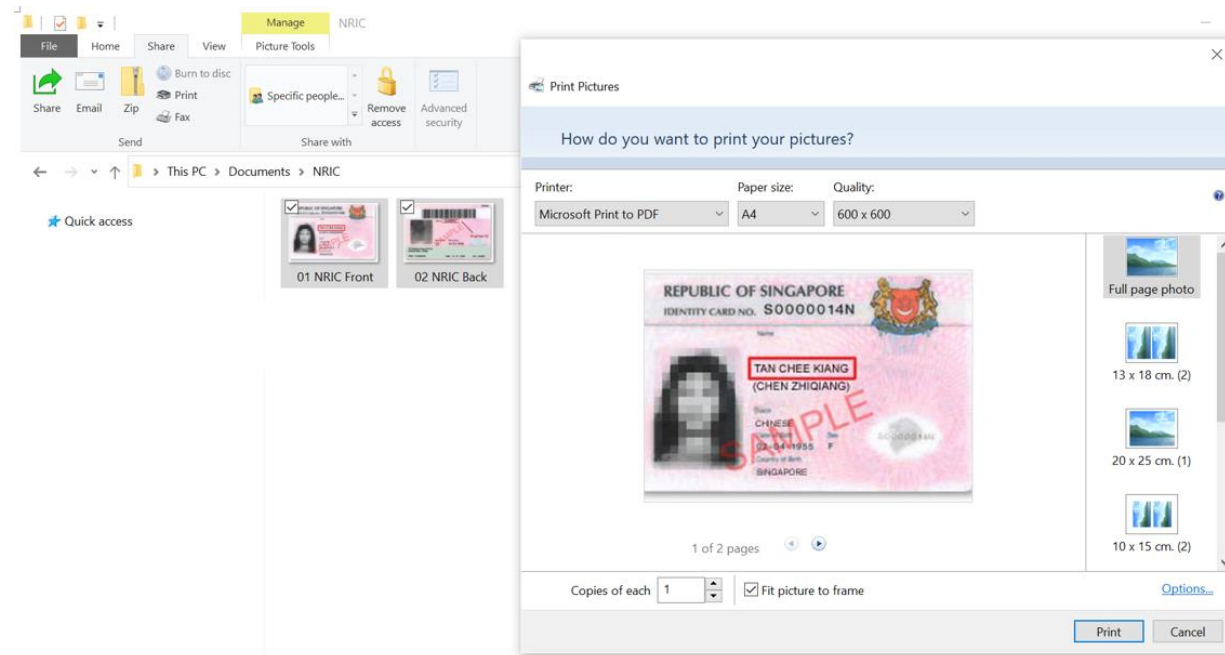


2. Select all images and then go to the Share tab on the toolbar and click on Print.



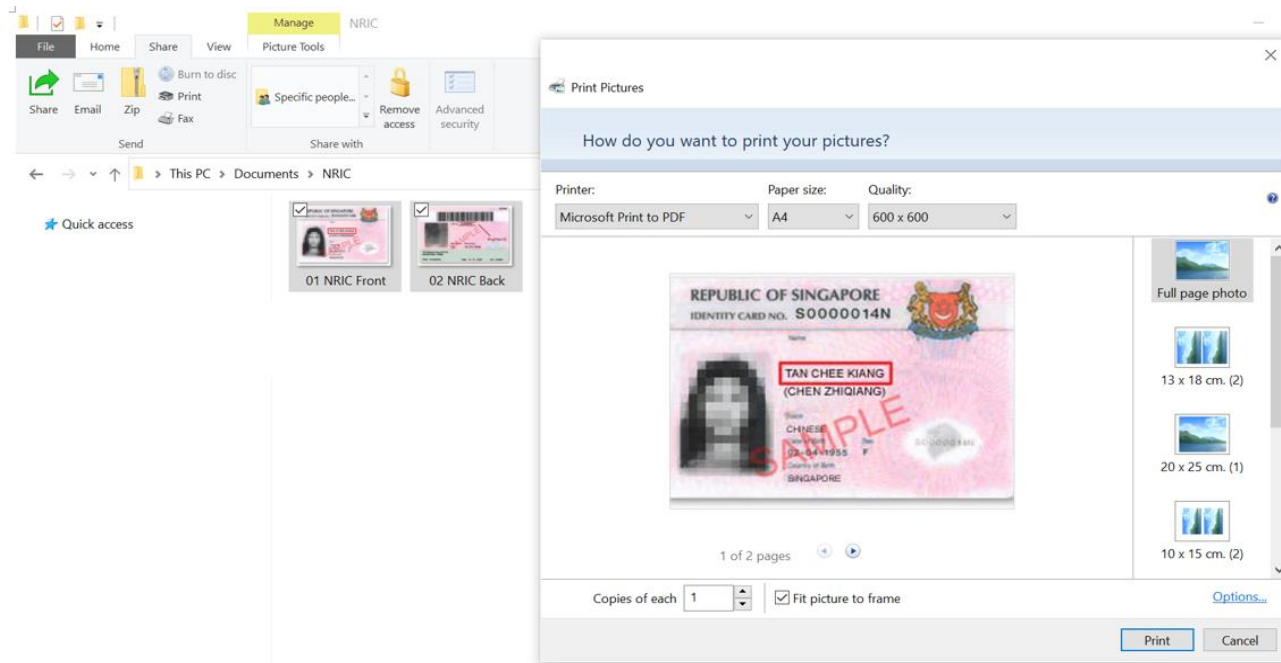
Windows – Using PDF Printer

3. Select “Select Microsoft Print to PDF from the list of available printers. Select “Full Page Photo”, images will be saved as 1 per page.



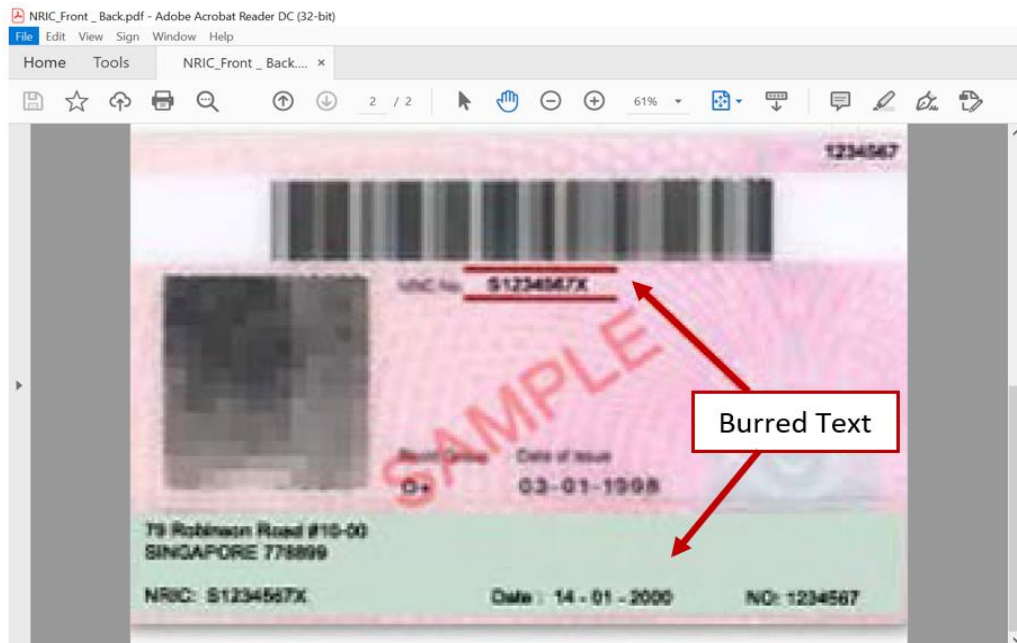
Windows – Using PDF Printer

4. Press “Print” & save the file in your preferred location.



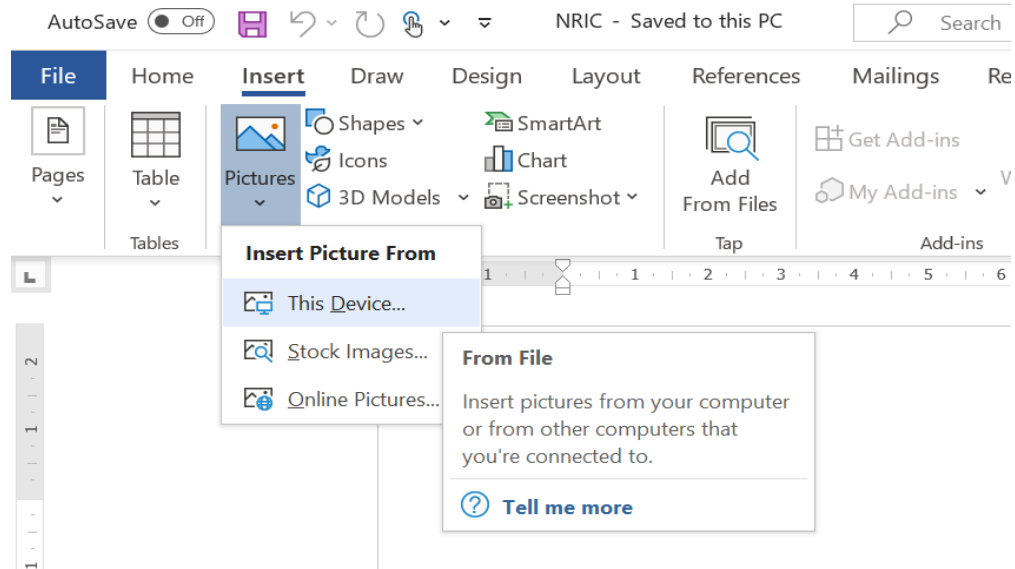
Windows – Using PDF Printer

5. Once done, all the images in your folder should be compiled into a single PDF.
6. Do ensure that the image in the PDF are sufficiently clear for our processing.
 - Kindly note that blurred images (sample below) will require to a longer processing time.



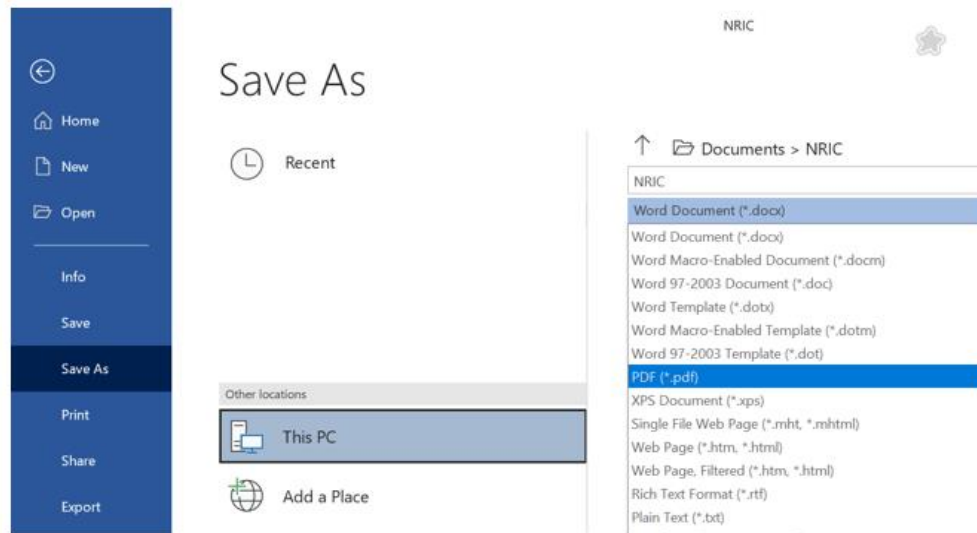
Windows – Using Microsoft Word

1. Open Word and start a new Blank Document.
2. Go to Ribbon > Insert > Insert Pictures 'From This Device'. Arrange the pictures in a layout your preferred order.



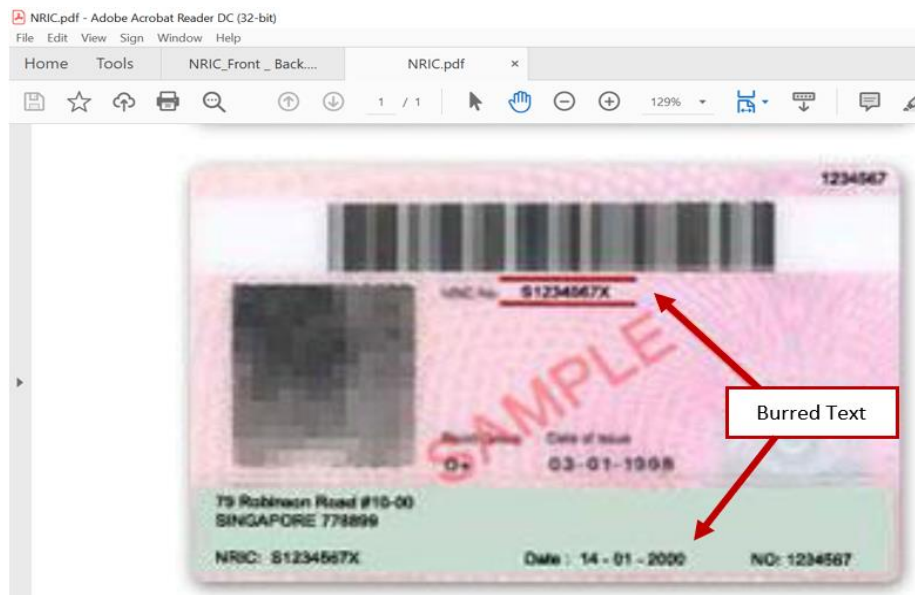
Windows – Using Microsoft Word

3. When saving the document, go to File > Save As > PDF (*.pdf)



Windows – Using Microsoft Word





4. Once completed, the images should be compiled into a single PDF. Do ensure that the image in the PDF are sufficiently clear for our processing.
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iOS – Notes App

- For Customers without access to scanners you may:
 - Utilise the assistance of free third-party applications that uses the mobile device’s in-built camera to scan & compile multiple images into a single PDF.
- Recommended Application: **Notes App**

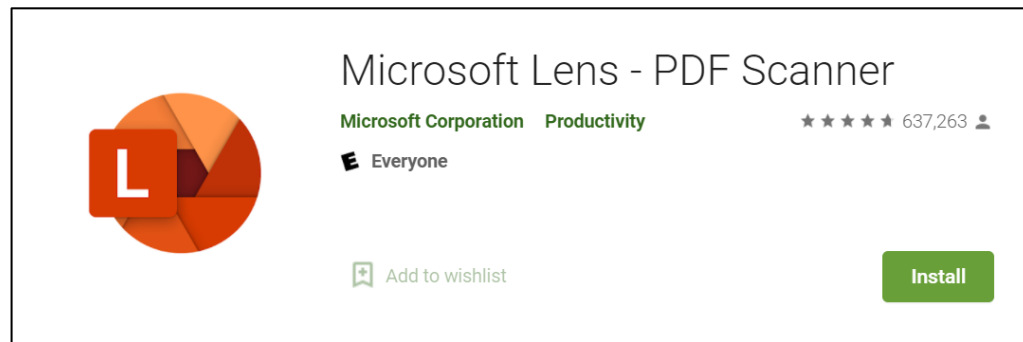
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Android / iOS Devices – Microsoft Lens

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- Recommended Application: **Microsoft Lens - PDF Scanner**

Google Play



Apple App Store

