

Requirements for Income Documents

Renovation Loan Application

Income Documents

For Employee

- Latest month's computerised payslip; OR
- Latest 3 months' salary crediting bank statements; OR
- Latest 3 months' CPF contribution history statement
- Latest 1 year Income Tax Notice of Assessment with either 1, 2, or 3

If less than months into new employment,

- Letter of Appointment from Employer

For Self Employed/Variable Income Commission Earners

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

Documents for Renovation Loan Online Application

1. Scanned / Digital Signed Copy of Renovation Quotation or Invoice
2. Income Documents
3. Proof of Ownership of Property *(Not required for property under DBS/POSB Home Loan)*
4. HDB or MCST Renovation Permit *(For applicants who are owners of the appointed contractor)*

Restrictions on the files accepted:

- **File Name:** No spaces or special characters
- **File Size:** Maximum of 5MB each
- **File Type:** PDF, JPG or JPEG
- Uploads are strongly encouraged to be in PDF.