

Access to credit report: You may obtain a free credit report within 30 calendar days from the date of approval or rejection of this application. There are two ways to obtain a free credit report. You can go to the credit bureau website listed below or bring your approval or rejection letter and your original NRIC to the credit bureau's registered office. Credit Bureau (Singapore) Pte Ltd is located at 2 Shenton Way #20-02 SGX Centre 1 Singapore 068804 Tel: (65) 6565 6363 www.creditbureau.com.sg

DBS Renovation Loan Application Form

Main Applicant Eligibility

Singaporean or Permanent Resident, aged 21-65 years, gross annual income of at least S\$24,000.

Joint Applicant Eligibility

Parent, spouse, child or sibling of Main Applicant; gross annual income of at least S\$12,000. Documentary proof of relationship must be provided.

Important Information

- Applications not accompanied by required documents or with incomplete information will cause a delay in processing.
- Single Applicant: Maximum loan amount of up to 6 times your monthly salary or S\$30,000, whichever is lower.
- Joint Applicants: Maximum loan amount of up to 12 times the lower monthly salary of the two applicants or S\$30,000, whichever is lower.
- If any applicant has existing renovation loan(s) with the bank, their share of outstanding loan(s) will be deducted from the maximum loan amount.
- Maximum loan period that can be applied for is five years.
- If there is cancellation after approval of this application, a cancellation fee of 1% of the approved loan amount or portion thereof which is cancelled (as the case may be) is payable.
- Other fees and charges are as stated in the terms & conditions governing DBS Renovation Loan.
- Interest for DBS Renovation Loan is 4.88% p.a. (with effective interest rates ranging from 5.60% to 8.50% depending on the repayment period) on a monthly rest basis. DBS Renovation Loan interest for Home Loan or Workplace Banking customers is 4.38% p.a. (with effective interest rates ranging from 5.11% to 8.00% depending on the repayment period) on a monthly rest basis. See illustration of Effective Interest Rate on the second page of this brochure.

Financial 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/We 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/We 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
1 st CO		
2 nd CO (where applicable)		
3 rd CO (where applicable)		
4 th CO (where applicable)		
Totalling		100% of Requested Loan Amount

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 contract submitted to DBS Bank. Where there are multiple contracts, issuance will be carried out in order of descending quotation amount.
- A handling fee of 1% of the loan amount plus the insurance premium of 1% of the loan amount payable for the comprehensive life and total permanent disability insurance coverage for the applicant(s) will be deducted from the last cashier's order issued.
- Charges for the first cashier's order is waived. Subsequent cashier's orders will be chargeable at the prevailing rates and these charges will be deducted from your designated loan servicing account.

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.

Main Applicant Personal Details

Title <input type="checkbox"/> Dr <input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Mdm		Gender <input type="checkbox"/> Male <input type="checkbox"/> Female	
Name (as in NRIC)			
NRIC No.		Date of Birth (dd/mm/yyyy)	
Nationality <input type="checkbox"/> Singaporean <input type="checkbox"/> Singapore PR			
Marital Status 1 <input type="checkbox"/> Single 2 <input type="checkbox"/> Married 3 <input type="checkbox"/> Divorced 5 <input type="checkbox"/> Others _____		Number of Dependants	
Education 03 <input type="checkbox"/> University/Post Grad 07 <input type="checkbox"/> A level 09 <input type="checkbox"/> Primary		05 <input type="checkbox"/> Diploma Holder 08 <input type="checkbox"/> Secondary 10 <input type="checkbox"/> Others _____	
Contact Details Home _____ Office _____ Mobile _____ Email _____			
Residential Address (Please do not give a P.O. Box or foreign address)			
Residential Status S <input type="checkbox"/> Self-Owned M <input type="checkbox"/> Mortgaged R <input type="checkbox"/> Rented P <input type="checkbox"/> Live with Parents E <input type="checkbox"/> Employer's			
Length Of Stay At Address _____ Years _____ Months			
Correspondence Address (Defaulted to Residential Address if left blank) RE <input type="checkbox"/> Residential OF <input type="checkbox"/> Office			

Main Applicant Employment Details

Company Name	
Company Address	
Current Position 01 <input type="checkbox"/> Senior Management 02 <input type="checkbox"/> Professional 03 <input type="checkbox"/> Manager 04 <input type="checkbox"/> Executive 05 <input type="checkbox"/> Officer Worker 06 <input type="checkbox"/> Sales 19 <input type="checkbox"/> Supervisor 10 <input type="checkbox"/> Others _____	
Job Status E <input type="checkbox"/> Employee S <input type="checkbox"/> Self-Employed C <input type="checkbox"/> Sales/Commission Earner O <input type="checkbox"/> Others _____	
Industry/Business Type 02 <input type="checkbox"/> Building/Construction 04 <input type="checkbox"/> Banking & Finance 05 <input type="checkbox"/> IT/Telco 11 <input type="checkbox"/> Government 17 <input type="checkbox"/> Manufacturing/Production 20 <input type="checkbox"/> Shipping/Transport 22 <input type="checkbox"/> Entertainment 23 <input type="checkbox"/> Hotels/Restaurants 27 <input type="checkbox"/> Retail 29 <input type="checkbox"/> Travel-related 19 <input type="checkbox"/> Others _____	
Length of Service _____ Years _____ Months	
Name of Previous Employer	
Length of Previous Service _____ Years _____ Months	
Monthly Salary S\$ _____ (min gross monthly income S\$2,000)	
Other Source of Income S\$ _____	
Salary credited into DBS/POSB Savings/Current account? If yes, Acct. No: <input type="text"/>	
Income documents are not required on the condition that your salary is credited via GIRO to your personal DBS/POSB Account for at least 3 consecutive months.	

Joint Applicant Personal Details

Title <input type="checkbox"/> Dr <input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Mdm		Gender <input type="checkbox"/> Male <input type="checkbox"/> Female	
Name (as in NRIC)			
NRIC No.		Date of Birth (dd/mm/yyyy)	
Nationality <input type="checkbox"/> Singaporean <input type="checkbox"/> Singapore PR			
Marital Status 1 <input type="checkbox"/> Single 2 <input type="checkbox"/> Married 3 <input type="checkbox"/> Divorced 5 <input type="checkbox"/> Others _____		Number of Dependants	
Relationship with Main Applicant 1 <input type="checkbox"/> Spouse 2 <input type="checkbox"/> Parent 3 <input type="checkbox"/> Sibling 4 <input type="checkbox"/> Children			
Education 03 <input type="checkbox"/> University/Post Grad 07 <input type="checkbox"/> A level 09 <input type="checkbox"/> Primary		05 <input type="checkbox"/> Diploma Holder 08 <input type="checkbox"/> Secondary 10 <input type="checkbox"/> Others _____	
Contact Details Home _____ Office _____ Mobile _____ Email _____			

Residential Address (Please do not give a P.O. Box or foreign address)	
Residential Status S <input type="checkbox"/> Self-Owned M <input type="checkbox"/> Mortgaged R <input type="checkbox"/> Rented P <input type="checkbox"/> Live with Parents E <input type="checkbox"/> Employer's	
Length Of Stay At Address _____ Years _____ Months	
Correspondence Address (Defaulted to Residential Address if left blank) RE <input type="checkbox"/> Residential OF <input type="checkbox"/> Office	
Joint Applicant Employment Details	
Company Name	
Company Address	
Current Position 01 <input type="checkbox"/> Senior Management 02 <input type="checkbox"/> Professional 03 <input type="checkbox"/> Manager 04 <input type="checkbox"/> Executive 05 <input type="checkbox"/> Officer/Worker 06 <input type="checkbox"/> Sales 19 <input type="checkbox"/> Supervisor 10 <input type="checkbox"/> Others _____	
Job Status E <input type="checkbox"/> Employee S <input type="checkbox"/> Self-Employed C <input type="checkbox"/> Sales/Commission Earner O <input type="checkbox"/> Others _____	
Industry/Business Type 02 <input type="checkbox"/> Building/Construction 04 <input type="checkbox"/> Banking & Finance 05 <input type="checkbox"/> IT/Telco 11 <input type="checkbox"/> Government 17 <input type="checkbox"/> Manufacturing/Production 20 <input type="checkbox"/> Shipping/Transport 22 <input type="checkbox"/> Entertainment 23 <input type="checkbox"/> Hotels/Restaurants 27 <input type="checkbox"/> Retail 29 <input type="checkbox"/> Travel-related 19 <input type="checkbox"/> Others _____	
Length of Service _____ Years _____ Months	
Name of Previous Employer	
Length of Previous Service _____ Years _____ Months	
Joint Applicant Income Information	
Monthly Salary S\$ _____ (min gross monthly income S\$1,000)	
Other Source of Income S\$ _____	
Salary credited into DBS/POSB Savings/Current account? If yes, Acct. No: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	
Income documents are not required on the condition that your salary is credited via GIRO to your personal DBS/POSB Account for at least 3 consecutive months.	
Property Details	
Address of Property To Be Renovated Block _____ Unit # _____ Street/Building Name _____ Postal Code _____ Email _____	
Owner(s) of Property to be Renovated (Please tick where applicable) <input type="checkbox"/> Main Applicant <input type="checkbox"/> Joint Applicant <input type="checkbox"/> None of the above (please fill in 'Non-Borrowing Owner Details')	

Non-Borrowing Owner Details	
Title <input type="checkbox"/> Dr <input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Mdm	Gender <input type="checkbox"/> Male <input type="checkbox"/> Female
Name (as in NRIC)	
NRIC No.	Date of Birth (dd/mm/yyyy)
Nationality <input type="checkbox"/> Singaporean <input type="checkbox"/> Singapore PR	
Relationship to Main Applicant	1 <input type="checkbox"/> Spouse 2 <input type="checkbox"/> Parent 3 <input type="checkbox"/> Sibling 5 <input type="checkbox"/> Child
Contact Details Home _____ Office _____ Mobile _____ Email _____	
Applicant(s)/Owner(s) Confirmation And Declaration	

Applicant(s)/Owner(s) Confirmation and Declaration

- I/We declare and warrant that the information given in this application and all documents submitted to you are complete, true and accurate. I/We have not withheld any material fact. If any of the information given in this application changes or becomes inaccurate in any way. I/We will immediately notify you.
- I/We further confirm that I/we have read and understood and hereby agree to be bound by the DBS Privacy Policy. I/We hereby consent to the collection, use, disclosure and processing of my/ our personal data in accordance with the terms and conditions governing the products and/or services applied for herein and the DBS Privacy Policy, as may be amended by DBS Bank from time to time.

For Applicant(s)

- I/We hereby authorise you to obtain and verify any information about me/ us from any source and I/we consent to your disclosure to any third party, my/our personal data, this application, my/our account, credit facilities and affairs, for the purpose of this application. I agree that this includes you conducting checks on me/us with credit bureau, financial institutions and credit/charge card issuers, government bodies and my/our employer(s).
- I/We warrant that I/ we are not related to the renovation contractors and/or interior designers in any way, nor do I/we have any interest in the renovation contractors' and/or interior designers' business.
- I/We agree to be bound by your Standard Terms and Conditions relating to Renovation Loan Granted by DBS Bank Ltd, a copy of which is available at www.dbs.com.sg.
- I am/We are the borrower(s) of the facility and shall only use the facility for legal purposes.

- You may decline this application at your absolute discretion and without obligation to provide any explanation.
- I/We instruct and authorise you, upon approval of this application, to:-
 - deduct upfront from the loan, upon disbursement, a handling fee of 1% of the approved loan amount and the insurance premium of 1% of the approved loan amount payable for my/our comprehensive life and total permanent disability insurance coverage; and
 - debit the monthly instalment amounts and accrued interest and all other monies due and payable by me/us to DBS Bank from such account as may be designated by me/us.
- For joint application, I/We authorise you to accept and act on instructions from either one of us (i.e. either the main applicant or joint applicant) relating to the loan including but not limited to instructions for disbursements of the loan amount or any other matters relating to this application and/or the loan.

For Owner(s) who is/are not an applicant of this loan

- I/We give our consent to this loan application and the renovation works to be carried out at my/our property.

Note: Signature(s) will be verified against any of your signature records with the Bank. Please ensure that your signature matches the Bank's record and sign within the box provided.

SIGNATURE/NAME (MAIN APPLICANT)	Date	Verified by
SIGNATURE/NAME (JOINT APPLICANT)	Date	Verified by
SIGNATURE/NAME (NON-BORROWING OWNER)	Date	Verified by

Submit your application at any POSB or DBS branch or send it to us with the required documents at:

DBS Bank Ltd
Bedok Central Post Office
Locked Bag Service No. 1
Singapore 914686

For Bank Use

HLCX 101-14-LRL4OZ0101
OTHERS 100-24-LRL4OZ0101 Branch Code Staff Employee No.

DOCUMENT CHECKLIST

	Main Applicant	Joint Applicant (if applicable)	Non-Borrowing Owner (if applicable)
1) Photocopy of NRIC (front & back)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2) Original invoice or quotation from contractor duly signed by contractor and applicant(s)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3) Proof of Ownership (Waived for Housing Loan Customers) <ul style="list-style-type: none"> - Property Tax Bill - HDB Renovation Permit - CPF Housing Withdrawal statement - HDB Letter of Approval - Sales and Purchase Agreement 	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
4) Proof of Relationship to Main Applicant (where applicable) <ul style="list-style-type: none"> - Parent (Birth Certificate of Child) - Sibling (Birth Certificates of both parties) - Spouse (Marriage Certificate) - Child (Birth Certificate of Child) 		<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
5) Proof of Income For Salaried Employee <ul style="list-style-type: none"> i) Latest month's computerised payslip or ii) Salary crediting into DBS/ POSB bank account or iii) Last 6 months' CPF Contribution History or iv) Latest NOA plus any of the above v) Letter of Appointment (If < 3months into new employment) For Self-Employed <ul style="list-style-type: none"> - Last 2 years' Income Tax Notice of Assessment For Variable Income Commission Earners <ul style="list-style-type: none"> - Last 12 months' CPF contribution history and - Latest 2 years' Income Tax Notice of Assessment 	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	
6) Renovation Permit Renovation Permit issued by managing agent of private property or HDB Renovation Permit (if contractor is not registered with HDB).	<input type="checkbox"/>		
7) Workplace Banking Customer(s) <ul style="list-style-type: none"> - Copy of Staff Pass 	<input type="checkbox"/>	<input type="checkbox"/>	