



1. How do I apply for a Personal Loan after I click on “Apply Now”?

You can do an online Personal Loan application in 2 ways:

- a) **Using iBanking Login:** Enter your iBanking username and password to apply for an online Personal Loan application.
- b) **Using Card and PIN:** Input your Debit or ATM Card Number and the PIN number (the same PIN that is used for ATM input). For customers with only Personal Credit Card and no Debit or ATM Card, please use Credit Card as your selection.

In the event that you encounter an error or cannot remember your iBanking access or Card and PIN, please fill up [the contact me form](#) for us to assist you.

2. I do not have a [Credit Card](#) or [Cashline](#) now but I would like to apply for a Personal Loan. How can I do so?

You can apply for a Credit Card or Cashline first. Once approved, the credit limit from your Credit Card and/or Cashline account can be used to take up a Personal Loan application. No documents are required thereafter for the Personal Loan application.

3. I have both Credit Card and Cashline account. Does it mean I can apply for a Personal Loan on both account?

Yes, you can apply for a Personal Loan on both your Card and Cashline in one application. If you would like to apply only on one account, there is a green button to “turn off” the account that you do not wish to use.

4. What does immediate cash means?

After you have verified your personal information and click on the **Submit** button, the application will be processed immediately. If approved, the approved loan amount will be disbursed directly to your chosen DBS/POSB deposit account. Please check your deposit account for the amount.

[Find out more details on Personal Loan in the FAQ tab](#)