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| <p><b>Step 01</b> </p> <h3>Find Dream Home</h3> <ul style="list-style-type: none"> <li><input type="checkbox"/> Get our DBS Home Advice Specialist/ Relationship Manager to help you with your loan eligibility BEFORE accepting Option To Purchase (OTP). Leave your details at <a href="http://go.dbs.com/sg-myhomeloan">go.dbs.com/sg-myhomeloan</a></li> <li><input type="checkbox"/> Pay the Option Fee</li> </ul> <div data-bbox="71 1216 322 1426"> <p><b>Reminder:</b><br/>You must proceed with the purchase within 3 weeks of receiving the OTP</p> </div> | <p><b>Step 02</b> </p> <h3>Apply for Loan</h3> <ul style="list-style-type: none"> <li><input type="checkbox"/> Receive Loans Factsheet with instructions via email and choose ideal home loan package</li> <li><input type="checkbox"/> Send documents to your DBS Home Advice Specialist/Relationship Manager</li> </ul> <div data-bbox="383 1038 633 1426"> <p><b>Documents To Prepare</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> DBS Application Form</li> <li><input type="checkbox"/> NRIC</li> <li><input type="checkbox"/> Option to Purchase</li> <li><input type="checkbox"/> Income Documents</li> <li><input type="checkbox"/> Credit Card Statements &amp; other financial commitments</li> <li><input type="checkbox"/> HDB Flat Info &amp; Financial Info</li> </ul> </div> | <p><b>Step 03</b> </p> <h3>Accept Loan</h3> <ul style="list-style-type: none"> <li><input type="checkbox"/> Get Home Loan approval</li> <li><input type="checkbox"/> Sign Letter of Offer</li> <li><input type="checkbox"/> Sign other documents relating to Home Loan</li> </ul> | <p><b>Step 04</b> </p> <h3>Sign Documents</h3> <ul style="list-style-type: none"> <li><input type="checkbox"/> Meet lawyer to sign documents<br/><i>You can use your own lawyer or the Bank's</i></li> <li><input type="checkbox"/> Pay relevant Stamp Duty in cash. Remember to reimburse from CPF if applicable</li> <li><input type="checkbox"/> Pay remaining 20% downpayment</li> </ul> <p>&gt; <i>Lawyer has been appointed</i></p> <div data-bbox="1001 1198 1252 1426"> <p><b>Documents To Prepare</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Cheque Book</li> <li><input type="checkbox"/> NRIC</li> <li><input type="checkbox"/> CPF Statement</li> <li><input type="checkbox"/> Others (Check with lawyer)</li> </ul> </div> | <p><b>Step 05</b> </p> <h3>Await Completion</h3> <ul style="list-style-type: none"> <li>&gt; <i>BTO flats generally take about three years to build</i></li> <li>&gt; <i>Lawyers will take appropriate legal action on the purchase of property</i></li> </ul> | <p><b>Step 06</b> </p> <h3>Receive Documents</h3> <ul style="list-style-type: none"> <li><input type="checkbox"/> Receive HDB Letter with Notice To Take Possession</li> <li><input type="checkbox"/> Receive Bank letter on loan disbursement and monthly instalment amount</li> </ul> | <p><b>Step 07</b> </p> <h3>Move In</h3> <ul style="list-style-type: none"> <li><input type="checkbox"/> Receive issuance Of Temporary Occupation Permit (TOP)</li> <li><input type="checkbox"/> Collect keys from HDB</li> <li><input type="checkbox"/> Ensure that CPF or Loan Servicing Account has enough cash for monthly instalments<br/><i>(CPF deductions are made on the Sunday between 6th and 12th of the month)</i></li> </ul> <div data-bbox="1935 1153 2186 1426"> <p><b>Reminder:</b><br/>Consider applying for the DBS Renovation Loan and enhance your Home Contents Insurance coverage. DBS Home Loans are packaged with fire insurance</p> </div> |
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Please note this is for general information only and does not constitute an offer of any facility by DBS Bank. This has not been tailored to your specific investment objectives, financial information and particular needs. Credit facilities are granted at the sole discretion of DBS Bank. Terms and conditions apply and they can be found at [go.dbs.com/sg-htnc](http://go.dbs.com/sg-htnc). DBS Bank accepts no liability for errors or omissions, nor for any loss arising from use of or reliance on this checklist. All information presented is subject to change without notice and without liability. DBS Bank has no obligation to update or correct any information at any time.

Note: The Association of Banks in Singapore (ABS) has published a consumer guide on home loans. You are encouraged to read the guide before committing to any home loan. The guide is available on the websites of ABS and the Monetary Authority of Singapore in the four official languages. You may also obtain a copy of the guide at any of our branches.