

# Variation of Mortgage Loan Terms

Email the completed form and supporting documents to loans@dbs.com.

Contact Details       Contact Details       Contact Details         C:       H:       O:       H:       O:       H:         C:       H:       O:       H:       H:       O:       H:         Email:       Email:       Email:       Email:       Email:       Email:         Residential Address       Residential Status       Residential Residential Status       Residential Status       Resi	1. Personal Particulars							
NRIC/Passport No.       NRIC/Passport No.       NRIC/Passport No.         NRIC/Passport No.       Marial Status       Single   Married   Others	Main Applicant	Joint Applicant		Joint Applicant				
Marial Status     Marial Status     Marial Status     Marial Status     Marial Status     Marial Status     Single    Marind    Ohners          Contact Details     Contact Details     Contact Details     Contact Details     Cite     H:       0:     H:     D:     H:     Cite     H:     H:     H:       Hr:     Email:     Email:     Email:     Email:     Email:     Email:       Residential Address     Residential Status     Residential Status     Residential Status       Soft-Owned & Fully Repaid     Owned & Maringged    Rented     Owned & Maringged    Rented     Owned & Maringged    Rented       0.0med & Maringged    Rented     Owned & Status     Employers     I Live with Parents    Employers     I Live with Parents    Employers       0.0med & Maringged    Rented     Owned & Maringged    Rented     I Owned & Maringged    Rented     I Dive with Parents    Employers       0.0med & Diversged     I Company     Others	Full Name as in your NRIC/Passport	Full Name as in your NRIC/Passport		Full Name as in your NRIC/Passport				
Marial Status     Marial Status     Marial Status     Marial Status     Marial Status     Marial Status     Single    Marind    Ohners          Contact Details     Contact Details     Contact Details     Contact Details     Cite     H:       0:     H:     D:     H:     Cite     H:     H:     H:       Hr:     Email:     Email:     Email:     Email:     Email:     Email:       Residential Address     Residential Status     Residential Status     Residential Status       Soft-Owned & Fully Repaid     Owned & Maringged    Rented     Owned & Maringged    Rented     Owned & Maringged    Rented       0.0med & Maringged    Rented     Owned & Status     Employers     I Live with Parents    Employers     I Live with Parents    Employers       0.0med & Maringged    Rented     Owned & Maringged    Rented     I Owned & Maringged    Rented     I Dive with Parents    Employers       0.0med & Diversged     I Company     Others								
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Source of Other Income (e.g. rental income)       Source of Other Income (e.g. rental income)       Source of Other Income (e.g. rental income)         Prev. Company (if current is < one year)	-							
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Previous Occupation     Previous Occupation     Previous Occupation       Length of Service with Prev. Company     Length of Service with Prev. Company     Length of Service with Prev. Company      yrs &mths    yrs &mths    yrs &mths       3. Existing Mortgage Loan Details    yrs &mths       Property Address    yrs &mths			(eigi rentai meenie)					
Previous Occupation     Previous Occupation     Previous Occupation       Length of Service with Prev. Company     Length of Service with Prev. Company     Length of Service with Prev. Company      yrs &mths    yrs &mths    yrs &mths       3. Existing Mortgage Loan Details    yrs &mths       Property Address    yrs &mths	Prev. Company (if current is < one year)	Prev. Company (if currer	nt is < one vear)	Prev. Company (if current is < one year)				
Length of Service with Prev. Company     Length of Service with Prev. Company     Length of Service with Prev. Company      yrs &mths    yrs &mths    yrs &mths       3. Existing Mortgage Loan Details    yrs &mths       Property Address    yrs &mths       Usage of Property     Issue Date of Option to Prchase/Date of Sales & Purchase Agreement								
Length of Service with Prev. Company     Length of Service with Prev. Company     Length of Service with Prev. Company      yrs &mths    yrs &mths    yrs &mths       3. Existing Mortgage Loan Details    yrs &mths       Property Address    yrs &mths       Usage of Property     Issue Date of Option to Prchase/Date of Sales & Purchase Agreement	Previous Occupation	Previous Occupation		Previous Occupation				
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3. Existing Mortgage Loan Details         Property Address         Usage of Property         Issue Date of Option to Purchase/Date of Sales & Purchase Agreement	Length of Service with Prev. Company	Length of Service with Prev. Company		Length of Service with Prev. Company				
3. Existing Mortgage Loan Details         Property Address         Usage of Property         Issue Date of Option to Purchase/Date of Sales & Purchase Agreement	yrs & mths							
Property Address Usage of Property Issue Date of Option to Purchase/Date of Sales & Purchase Agreement				·				
	Usage of Property		Issue Date of Option to Purchase/Date of Sales & Purchase Agreement					
Owner's Occupation Investment	Owner's Occupation Investment							

#### 4. Request Details

We will notify you of the fees applicable for your request.

□ Revision of Interest Rates

Revise the interest rates for my/our existing mortgage loan to the prevailing loan packages

### Other Request (please specify)

## Applicant(s) Confirmation and Declaration

- Any references herein to "you" or "DBS Bank" shall mean DBS Bank Ltd.
   You are authorised to accept, rely and act in accordance with this application received via email, facsimile transmission or any other form of electronic communication without waiting for the original application. In consideration of DBS Bank agreeing to act in the manner set out in this Clause, I/we agree to indemnify DBS Bank against all liabilities, claims, losses, damages, costs (including legal costs), which DBS Bank may incur or suffer directly or indirectly as a result of or arising from DBS Bank agreeing to so act.
- 3. I/We declare that the information provided herein is true, complete and accurate. I/We shall immediately inform you if any of the information changes.
- I/We confirm that at the time of this application, I am not/neither of us is an undischarged bankrupt and no statutory demand or legal proceedings has been served on or commenced against me/us.
- I/We agree to be bound by the Standard Terms and Conditions Applicable to Banking Facilities Granted by DBS Bank Ltd Secured by Mortgage of Residential Property and/or Commercial Property, a copy of which is available on www.dbs.com.sg.
- 6. For the purpose of this application and the mortgage, I/We hereby authorise you to obtain and verify any information about me/us and consent to your disclosure of this information to any third party. 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).
- 7. I/We have provided to you all sources of Gross Monthly Income (as defined in MAS Notice 645 dated 28 June 2013 and as may be replaced, supplemented or amended from time to time) earned in the preceding 12 month period from the date herein, and all sources of Eligible Financial Assets (as defined in MAS Notice 645 dated 28 June 2013 and as may be replaced, supplemented or amended from time to time).

- Revision of Loan Period to \_\_\_\_ yrs & \_\_\_\_ mths
  - Revise the outstanding loan period and authorise you to deduct all applicable fees from my/our designated loan servicing account
- 8. I/We have provided to you information on all Relevant Credit Facility(ies) including Credit Facilities that I am/we are applying for or have applied for in the last six months but have not yet been approved as at the date herein, that are in my name or held jointly with any person(s) or entity(ies).
- 9. Where any facility or refinancing of facility is to be secured by a residential property in Singapore for which the facility or refinancing facility (as the case may be) is to be granted, I/we declare that all person(s) applying for the facility or refinancing of facility (as the case may be) herein is/are mortgagor(s) of that residential property in Singapore to be used to secure the facility
- 10. For Refinancing of facility:
  - i) Where I am/we are applying for a refinancing facility in respect of any balance outstanding under a loan for the purchase of a residential property or the balance outstanding under a refinancing facility in respect of that residential property, I/we acknowledge that you will not be able to grant to me/us a loan tenure in respect of the refinancing facility that exceeds 35 years ("Refinancing Tenure"). The Refinancing Tenure is arrived at by taking the sum of the tenure of the refinancing facility and the number of years since the first disbursement of that residential property loan first granted to me/us for the purchase of that residential property.
  - ii) Where I am/we are applying for a refinancing facility in respect of a residential property that can qualify for the exceptions under paragraph 23A or 24A of MAS Notice 632 dated 27 August 2013, paragraph 7(b) or 7(d) of MAS Notice 645 dated 28 June 2013 and paragraph 3 of the Guidelines on the Application of TDSR for Property Loans under MAS Notice 645 dated June 2013, as the case may be (and as may be replaced, supplemented or amended from time to time), I/we declare and confirm that the residential property is for the occupation of one or more persons which includes me/us.
  - iii) I/We agree to provide you with copies of all such documents that you may require for the above purpose(s).

#### 5. Client Acknowledgement

Ensure that your signature matches the Bank record	d and sign within the box provided.	
Signature of Main Applicant	Signature of Joint Applicant	Signature of Joint Applicant
_	_	_
	N 1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997	
Date:	Date:	Date:
For Bank's Use Only		
Name of Attending Officer		
	Loan Account No:	

Dear Sir/Madam,

### **Declaration of Credit Facilities**<sup>1</sup>

I hereby declare that:

- 1. The information herein is complete, true and accurate;
- I have provided to you information on all Relevant Credit Facility(ies) and Arrangement(s)<sup>2</sup>, including 2. credit facilities that I am applying for or have applied for in the last six months but have not yet been approved as at the date herein, that are in my name or held jointly with any person(s) or entity(ies).
- 3. I have provided to you all documents that you require, including the latest statements available to me and I agree to provide you with any further document upon you giving me notice of the same.

### Important Notes:

Credit facilities where you are a borrower, joint borrower, guarantor or joint guarantor include the following:

- Relevant Credit Facilities and Arrangement(s)<sup>2</sup> from HDB, a financial institution (including those offered by DBS / a) POSB) or money lender where you are applying or have applied for in the last six months but have not been approved vet.
- b) Outstanding Relevant Credit Facilities and Arrangement(s)<sup>2</sup> from HDB, a financial institution (including those offered by DBS / POSB) or moneylender include:
  - Any credit facility(ies) whether disbursed or not. i
    - ii
  - Bridging loans with a loan period of more than six months. any Property<sup>2</sup> (including residential or non- residential property that is located in or outside Singapore) iii. purchased by a vehicle set up solely by you or jointly with others to purchase such property.

<sup>2</sup> As defined in MAS Notice 645 dated 28 June 2013 and as may be replaced, supplemented or amended from time to time.

### Table A:

Existing Loans towards purchase of Property or Loans otherwise Secured by property (Inclusive of undisbursed Loans) (eg. Housing Loan, Commercial Property Loan, Term Loan, Secured Overdraft)							
Type of Credit Facility	Financier	O/S Amount (specify if fo	Mthly Repayment breign currency)	Remaining Loan Duration	Collateral Details (e.g. Property Address)		
E.g. Housing Loan	DBS	\$250,000	\$750	15 years	Property Address		

#### Table B.

Other Existing Loans with monthly payment plan (eg. Vehicle Loan, Study Loan, Renovation Loan, Personal Loan, Personal Guarantee, Instalment Payment Loan (IPL) against Cards/Lines)							
Type of Credit Facility	Financier	O/S Amount (specify if fo	Mthly Repayment breign currency)	Remaining Loan Duration	Remarks (e.g. Personal Guarantee)		
E.g. Vehicle Loan	DBS	\$50,000	\$550	5 years	Personal Guarantee		

#### Table C:

#### Secured Overdraft Lines / Secured Credit Cards Number **Combined Credit Limit** Interest **Collateral Details** Type of Credit Facility Financier of Line / (specify if foreign currency) Rate (e.g. Fixed Deposit) Cards (% p.a.) DBS SGD \$10,000 Fixed Deposit E.g. Overdraft Line \$15,000 24% 1

	Unsecured Credit Lines / Unsecured Credit Cards								
Type of Credit Facility	Financier	Number of Line / Cards	Combined Credit Limit (specify if foreign currency)	Interest Rate (% p.a.)					
E.g. Credit Cards	DBS	3	\$50,000	24%					

### Table E:

# New Loan Applications (with monthly repayments) in the past six months pending approval

Facility Type (e.g. Housing Loan, Renovation Loan, Vehicle Loan, Study Loan etc)	Financier	Loan Amount Applied For	Mthly Repayment Expected	Loan Duration Applied For	To be taken up upon approval? (Yes/No)	Collateral Details / Remarks (e.g. Property Address, Reason for not taking up Ioan)
	(specify if foreign currency)		reign currency)		. ,	
E.g. Housing Loan	DBS	\$100,000	\$600	15 years	No	Replaced by this application

### Table F:

# New Applications for Overdraft Lines / Credit Lines/ Credit Cards in the past six months pending approval

Facility Type	Financier	Number of Credit Cards	Credit Limit Applied for (specify if foreign currency)	Interest Rate (% p.a.)	To be taken up upon approval? (Yes/No)	If Yes, credit limit combined with existing facilities already declared in Table C&D? (Yes/No)
E.g. Credit Card	DBS	1	\$15,000	24%	Yes	Yes

Yours faithfully

Signature of Applicant

Name :

NRIC/Passport No. :

Date :