



## SME Application Form

SME Financing :  SME BizGrow  SME BizGrow-i

EFS :  BizAssist - EWCL  BizAssist-i - EWCF  
 C-19 - TBL  C-19-i - TBF

Principal Moratorium :  No moratorium required  6 months  12 months

### 1 | BUSINESS ENTITY

Registered Name: .....

Certificate of Incorporation/Business Registration No.: .....

Country of Incorporation: .....

Registered Business Address:  As per ACRA .....

Mailing Address (if different from registered address): .....

Business Commencement Date : .....

Business Activity: (Please select one)  Building & Construction  Logistics/Warehousing  Retail  
 Electronics  Manufacturing  Services  
 F&B/Hospitality  Professional Practices  Transportation/Storage  
 General Commerce  Others (please specify): .....

Office No.: ..... Mobile No.: ..... Fax No.: .....

Preferred Time to Call Keyman:  9 a.m. - 12 p.m.  2 p.m. - 4 p.m.  4 p.m. - 6 p.m. ....

Email: .....

Current Business Premises/Registered Address Ownership :

Free from encumbrances  Mortgaged (Monthly Loan/Financing Instalment): S\$ .....  
 Owned by related party  Rented (Monthly): S\$ .....

Constitution Type:  Sole Proprietorship  Partnership  Private Limited Company  
 Limited Liability Partnership  Others (please specify): .....

Nature of Business: ..... No. of Employee(s): .....

#### Declaration by Applicant

- a. More than 50% of the total turnover of the Company is derived from Property-related activities  Yes  No
- b. More than 50% of the total assets of the Company comprises interests in or rights over immovable property situate in Singapore, excluding immovable property or any part thereof which is used:  
 i. As premises for any business carried out by the Company  Yes  No  
 ii. For the business of a hotel or hostel or  
 iii. For community, charity or educational purposes
- c. Latest year sales turnover S\$ .....
- d. Latest financial accounts show business is profit-making (EBITDA > S\$0)  Yes  No
- e. Latest financial accounts show business has positive networth (paid-up capital + retained earnings)  Yes  No

## 2 | BUSINESS ENTITY TRADING PARTNERS

Top 5 Suppliers	Country of Incorporation/ Business Operations	Top 5 Customers	Country of Incorporation/ Business Operations

## 3 | FINANCING REQUIRED

**New Application**

Loan/Financing Amount (S\$):  
 Loan/Financing Period (Years):  
 Loan/Financing Purpose:  
 Overdraft Amount (S\$):

**EFS Application**

Loan/Financing Amount (S\$):  
 Loan/Financing Period (Years):  
 Loan/Financing Purpose:

**Refinance**

**Refinancing Details 1**

Outstanding Amount (S\$):  
 Loan/Financing Period (Years):  
 Bank Account Number:  
 Account Holder Name:

**Refinancing Details 2**

Outstanding Amount (S\$):  
 Loan/Financing Period (Years):  
 Bank Account Number:  
 Account Holder Name:

## 4 | OTHER BANK BORROWINGS/FINANCINGS

Name of Bank/Financial Institution	Facility Type	Facility Limit (S\$)	Outstanding Loan/Financing Amount (S\$)	Monthly Instalment (S\$)	Collateral	Collateral Value (S\$)

## 5 | PARTICULARS OF GUARANTORS/KEYMAN

### Guarantor 1/Keyman

Name as per NRIC/Passport: .....

NRIC/Passport No.: .....

Gender:  Male  Female

Nationality: .....

Date of Birth: .....

Residential Address: .....

Ownership:  Owned (Fully Paid)  Owned (Mortgaged)  Parents'  Rented at S\$ (Per Month): .....

Type of Residence:  Landed  Private Apartment/Condo  Executive Condo/HUDC  HDB

Length of Stay (Years): .....

Position in a Company:  Managing Director  Director  Sole Proprietor  Shareholder  Managing Partner  Partner

Others (please specify): .....

Mailing Address (if different from Residential Address): .....

Residential No.: .....

Mobile No.: .....

Office No.: .....

Email Address: .....

### Guarantor 2

Name as per NRIC/Passport: .....

NRIC/Passport No.: .....

Gender:  Male  Female

Nationality: .....

Date of Birth: .....

Residential Address: .....

Ownership:  Owned (Fully Paid)  Owned (Mortgaged)  Parents'  Rented at S\$ (Per Month): .....

Type of Residence:  Landed  Private Apartment/Condo  Executive Condo/HUDC  HDB

Length of Stay (Years): .....

Position in a Company:  Managing Director  Director  Sole Proprietor  Shareholder  Managing Partner  Partner

Others (please specify): .....

Mailing Address (if different from Residential Address): .....

Residential No.: .....

Mobile No.: .....

Office No.: .....

Email Address: .....

**Guarantor 3**

Name as per NRIC/Passport: .....

NRIC/Passport No.: .....

Gender:  Male  Female

Nationality: .....

Date of Birth: .....

Residential Address: .....

Ownership:  Owned (Fully Paid)  Owned (Mortgaged)  Parents'  Rented at S\$ (Per Month): .....Type of Residence:  Landed  Private Apartment/Condo  Executive Condo/HUDC  HDB

Length of Stay (Years): .....

Position in a Company:  Managing Director  Director  Sole Proprietor  Shareholder  Managing Partner  Partner  
 Others (please specify): .....

Mailing Address (if different from Residential Address): .....

Residential No.: .....

Mobile No.: .....

Office No.: .....

Email Address: .....

**Guarantor 4**

Name as per NRIC/Passport: .....

NRIC/Passport No.: .....

Gender:  Male  Female

Nationality: .....

Date of Birth: .....

Residential Address: .....

Ownership:  Owned (Fully Paid)  Owned (Mortgaged)  Parents'  Rented at S\$ (Per Month): .....Type of Residence:  Landed  Private Apartment/Condo  Executive Condo/HUDC  HDB

Length of Stay (Years): .....

Position in a Company:  Managing Director  Director  Sole Proprietor  Shareholder  Managing Partner  Partner  
 Others (please specify): .....

Mailing Address (if different from Residential Address): .....

Residential No.: .....

Mobile No.: .....

Office No.: .....

Email Address: .....

## 6 | DECLARATION/ACKNOWLEDGEMENT

### To: CIMB Bank Berhad, Singapore Branch ("the Bank")

I/We, for and behalf of the Applicant, by my/our signature(s) hereby acknowledge and declare as follows:

1. (a) I/We confirm that the information given in this application is true, correct and complete. I/We have not withheld any material fact/information, which if disclosed, will give cause to the Bank to reject this application.  
(b) I/We shall promptly notify the Bank in writing if any information given becomes inaccurate or misleading or changes in any way prior to the approval of this application.  
(c) I/We shall comply with the Bank's requirements in connection with this application and shall be subject to the Bank performing any necessary verification.  
(d) I/We shall supply any additional information and documentary proof as the Bank may require in connection with this application.  
(e) I/We will execute all documents and instruments and do all acts and things as may be required by the Bank in connection with this application.
2. Where the Applicant is a corporation or a sole proprietor set up by a corporation, I/we confirm that the Memorandum and Articles of Association of the Applicant contains a provision for the directors to exercise all the powers of the Applicant to borrow money/get financing.
3. I/We agree and acknowledge that the Bank has the absolute right to approve or reject this application without assigning any reason whatsoever and that the documents submitted and accompanying this application or which may be furnished by me/us from time to time shall become and remain the property of the Bank regardless of whether my/our application is approved or not and I/we shall not claim for the return of any of these documents. If the Bank rejects this application, no contractual relationship arises between me/us and the Bank in connection with this application.
4. I/We the undersigned hereby authorise and give the Bank consent to disclose any information and particulars relating to me/us, any guarantor, the Applicant and this application to any of the Bank's Head Office, branches, representative offices, subsidiaries related corporations or affiliates worldwide, any credit bureau, the Bank's agents, contractors, insurance/takaful/ service providers, auditors, legal counsel, professional advisors, and any other persons for any purpose as the Bank deems fit in the Bank's absolute discretion without any liability or notice to the Applicant, any guarantor and me/us.
5. I/We the undersigned hereby authorise and give the Bank my/our irrevocable consent to:
  - (a) conduct credit checks on the Applicant, me/us (including but not limited to, checks with any credit bureau recognised as such by the Monetary Authority of Singapore) and obtain from and/or verify with any source and/or disclose or release any information relating to the Applicant, me/us and/or any guarantor or any of the Applicant's, my/our and/or any guarantor's account(s) with the Bank to any other party or source (including but not limited to, any of the Bank's Head Office, branches, representative offices, subsidiaries related corporations or affiliates worldwide, advisors, credit bureaus, credit reference agents, insurance/service providers, Central Provident Fund Board or governmental authorities/agencies) as the Bank may from time to time deem fit at the Bank's absolute discretion and without any liability or notice to the Applicant, me/us or the guarantor.
  - (b) disclose any information whatsoever concerning any matter or transaction in relation to the application and any other facility granted or to be granted by the Bank from time to time, any security relating hereto and any information whatsoever regarding the Applicant's account(s) or affairs in accordance with the Bank's right of disclosure as set out in the Application Form.
6. This is to confirm that neither the Applicant nor the undersigned nor any of our directors or partners or any guarantor is the subject of any litigation proceedings. I/We further confirm that the Applicant does not have any other credit/financing facilities with any other bank except as disclosed herein. I/ We confirm that if the Applicant obtains any credit facilities from any other bank in the future, /we will inform the Bank immediately and give details thereof.
7. To the best of our knowledge and belief having made all reasonable enquiries, no liquidation, dissolution proceedings, order or resolution for winding up (whether voluntary or otherwise) have been commenced, made, proposed or threatened against us or are intended or anticipated by us.

Signature

Name: .....

Date (DD/MM/YYYY): .....

Signature

Name: .....

Date (DD/MM/YYYY): .....

Signature

Name: .....

Date (DD/MM/YYYY): .....

Signature

Name: .....

Date (DD/MM/YYYY): .....

Signature

Name: .....

Date (DD/MM/YYYY): .....

Signature

Name: .....

Date (DD/MM/YYYY): .....

**For Guarantor**

I/We by my/our signature(s) hereby acknowledge and declare as follows

1. (a) I/We confirm that the information given in this application is true, correct and complete. I/We have not withheld any material fact/information, which if disclosed, will give cause to the Bank to reject this application.  
(b) I/We shall promptly notify the Bank in writing if any information given becomes inaccurate or misleading or changes in any way prior to the approval of this application.  
(c) I/We shall comply with the Bank's requirements in connection with this application and shall be subject to the Bank performing any necessary verification.  
(d) I/We shall supply any additional information and documentary proof as the Bank may require in connection with this application.  
(e) I/We will execute all documents and instruments and do all acts and things as may be required by the Bank in connection with this application.
2. I/We the undersigned hereby authorise and give the Bank consent to disclose any information and particulars relating to me/us and this application to the Bank's Head Office, branches, representative offices, subsidiaries related corporations or affiliates worldwide, any credit bureau, the Bank's agents, contractors, auditors, legal counsel, professional advisors, security/service providers and any other persons for any purpose as the Bank deems fit in the Bank's absolute discretion without any liability or notice to and me/us.
3. I/We the undersigned hereby authorise and give the Bank my/our irrevocable consent to conduct credit checks on me/us (including but not limited to, checks with any credit bureau recognised as such by the Monetary Authority of Singapore) and obtain from and/or verify with any source and/or disclose or release any information relating to me/us or any of my/our account(s) with the Bank to any other party or source (including but not limited to the Bank's Head Office, branches, representative offices, subsidiaries related corporations or affiliates worldwide, advisors, credit bureaus, credit reference agents, insurance/takaful/ service providers, Central Provident Fund Board or governmental authorities/agencies) as the Bank may from time to time deem fit at the Bank's absolute discretion and without any liability or notice to me/us.
4. I/We have not committed any act of bankruptcy and/or been adjudged a bankrupt and to confirm that none of the undersigned below are the subject of any litigation proceedings. I/We further confirm that I/we have not guaranteed any other person, firm, or corporation. I/We confirm that if I/we do furnish any guarantee for any other person, firm, or corporation in the future, I/we will inform the Bank immediately and give details thereof.

Signature

Name: .....

Date (DD/MM/YYYY): .....

Signature

Name: .....

Date (DD/MM/YYYY): .....

Signature

Name: .....

Date (DD/MM/YYYY): .....

Authorised Signatory

Name of Authorised Signatory of Company: .....

Date (DD/MM/YYYY): .....

Signature

Name: .....

Date (DD/MM/YYYY): .....

Signature

Name: .....

Date (DD/MM/YYYY): .....

Signature

Name: .....

Date (DD/MM/YYYY): .....

Authorised Signatory

Name of Authorised Signatory of Company: .....

Date (DD/MM/YYYY): .....

## 7 | MANDATE/BOARD/DIRECTOR(S) RESOLUTION/MINUTES OF MEETING

Applicable where Borrower/Customer is a Corporation/Partnership

**To: CIMB Bank Berhad, Singapore Branch**

**Date:**

Loan\*/SME BizGrow-i Financing\*/Working Capital Financing-i\*/Temporary Bridging Financing-i from CIMB Bank Berhad, Singapore Branch

The directors\*/members\*/partners\* of .....  
 (Registration No. ....) ("the Company") resolved that:

1. That the Company, acting by its Authorised Signatory (as described below), be and is hereby authorised to apply for Loan\*/SME BizGrow-i Financing\*/Working Capital Financing-i\*/Temporary Bridging Financing-i as specified in this Application Form from CIMB Bank Berhad, Singapore Branch ("the Bank") :
  - (i) of such amount and tenure as may be stated by the Authorised Signatory in the Bank's application form ("the Application Form"); and
2. The Company agrees to cause the Guarantor(s) to agree that the Guarantee(s) shall additionally secure the Loan\*/SME BizGrow-i Financing\*/Working Capital Financing-i\*/Temporary Bridging Financing-i as specified in this Application Form and to provide all such documentation as may be requested by the Bank.
3. The persons ("Authorised Signatory") named below be and is/are hereby authorised to singly\*/jointly\*, for and on behalf of and in the name of the Company:
  - (i) to sign the Application Form;
  - (ii) to apply for Loan\*/SME BizGrow-i Financing\*/Working Capital Financing-i\*/Temporary Bridging Financing-i and also, where applied for, the Unsecured Overdraft for such amount and tenure as the Authorised Signatory may decide at his/her discretion;
  - (iii) to negotiate and instruct on any matter relating to the application and to do all such acts, matters or things on behalf of the Company which the Company may need to do from time to time.

Authorised Signatory (Any One*/Two* to sign)	Specimen Signature

4. The Company gives irrevocable consent to the Bank to conduct any credit checks on the Company and obtain disclose any information whatsoever concerning any matter or transaction in relation to the application and any other facility granted by the Bank from time to time, any security relating thereto and any information whatsoever regarding the Company's account(s) or affairs in accordance with the Bank's right of disclosure as set out in the Application Form.
5. The Company agrees to the Bank debiting all commissions, costs, fees, charges/ta'widh and expenses, including but not limited to instalment payments, capital repayments/payments and interest/profit thereon, from its Operating Account or any other account(s) which the Company have or may have with the Bank.
6. That the Common Seal of the Company be affixed in accordance with the Company's Memorandum and Articles of Association to any document required to be executed under seal in connection with the application.
7. That these Resolutions shall remain in full force and the Bank may rely on these Resolutions and the instructions given by the aforesaid authorised person(s) until the Bank has received and accepted to be in order, written notice of amendment or revocation of their authority and has had a reasonable period of time to give effect to the notice. The Bank shall be entitled to a reasonable period of not less than seven (7) business days from receipt of notice to process the notice. Before the Bank has updated its record, the Bank may act in reliance on the mandates in force prior to receipt of the notice.

**CERTIFIED TRUE EXTRACT by**

Signature

Name of Director:

.....  
Date (DD/MM/YYYY):  
.....

**CERTIFIED TRUE EXTRACT by**

Signature

Name of Partner:

.....  
Date (DD/MM/YYYY):  
.....

Signature

Name of Director\*/Company Secretary\*:

.....  
Date (DD/MM/YYYY):  
.....

Signature

Name of Partner:

.....  
Date (DD/MM/YYYY):  
.....