

SME Application Form

Conventional Financing

- SME BizProp
- SME BizProp+
- SME BizAssure

Islamic Financing

- SME BizProp-i
- SME BizProp-i+
- SME BizAssure-i

1 | Business Entity

Registered Name:

Certificate of Incorporation/Business Registration No.:

Constitution Type: Sole Proprietorship Private Limited Company Partnership
 Limited Liability Partnership Others (Please specify): _____

Country of Incorporation: Business Commencement Date:

Registered Business Address: As per ACRA

Mailing Address (If different from registered address):

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

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

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. Preferred Language: English Mandarin Malay

Email:

Current Business Premises/Registered Address Ownership:
 Free from encumbrances Mortgaged (Monthly Loan/Financing Instalment): **S\$**
 Owned by related party Rented (Monthly): **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 Yes No
 - iii. For community, charity or educational purposes Yes No
- 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

Facility Type	Amount (\$\$)	Loan/Financing Tenure	Remarks
<input type="checkbox"/> Mortgage Loan/Financing			
<input type="checkbox"/> Term Loan/Financing			
<input type="checkbox"/> Overdraft			
<input type="checkbox"/> Trade			
<input type="checkbox"/> LIS Trade			
<input type="checkbox"/> Banker's Guarantee			
<input type="checkbox"/> Standby Letter of Credit			
<input type="checkbox"/> Foreign Exchange Line			
<input type="checkbox"/> Others (Please specify)			

4 | Collateral Information

Collateral Type	Currency	Amount (\$\$)	Collateral Owner	Remarks
Fixed Deposit				
Insurance Policy				Name of Insured:
Others (Please specify)				
Property <i>Please complete Part 5 below</i>				

5 | Particulars Property

Property Address:

Property Details: Strata Individual

Commercial Property: Non HDB Coffee Shop Medical Suite Retail Shop
 HDB Shop House Office SOHO

Industrial Property: B1 Flatted/Ramped Up Factory Flatted Warehouse
 B2 JTC Terrace Factory

Residential Property: Non-Landed Landed

Land Area: sqft/sqm Built-in Area: sqft/sqm

Source of Property and Details of Ownership

Name of Proposed Registered Owner:

Name of Existing Registered Owner (For Completed Property):

Purchase Price:

Date of Purchase:

Completion Status: Completed

Last Renovation Date:

Cost of Renovation: S\$

Building Under Construction

Expected T.O.P. Date:

Certificate of Statutory Completion Date:

Tenure: Freehold

Leasehold: _____ yr(s) & w.e.f.: _____

Purpose: New Property to be purchased

Existing Property (fully paid) to be pledged as collateral

CPF-Utilised Amount: S\$

Existing Property to be refinanced

Outstanding Amount: S\$

CPF-Utilised Amount: S\$

Usages: Owner-occupied Rental Savings (If any): S\$

Investment Rental Income: S\$

Valuation of Property: Formal Valuation: S\$

Verbal/Desktop Valuation: S\$

Valued by:

Date of Valuation:

6 | 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\$)	Moratorium (Yes/No & End Date)

7 | Particulars of Guarantor(s)/Keyman

Guarantor 1/Keyman

Name as per NRIC/Passport:

NRIC/Passport No.: Nationality:

Gender: Male Female Date of Birth (DD/MM/YYYY):

Residential Address:

Mailing Address (If different from 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:

Landed Private Apartment/Condo Executive Condo/HUDC HDB **Year(s)**

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

Residential No.: Mobile No.: Office No.:

Email Address:

Guarantor 2Name as per NRIC/Passport: NRIC/Passport No.: Nationality: Gender: Male Female Date of Birth (DD/MM/YYYY): Residential Address: Mailing Address (If different from 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: **Year(s)**Position in a Company: Managing Director Sole Proprietor Partner Director
 Managing Partner Shareholder Others (Please specify): _____Residential No.: Mobile No.: Office No.: Email Address: **Guarantor 3**Name as per NRIC/Passport: NRIC/Passport No.: Nationality: Gender: Male Female Date of Birth (DD/MM/YYYY): Residential Address: Mailing Address (If different from 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: **Year(s)**Position in a Company: Managing Director Sole Proprietor Partner Director
 Managing Partner Shareholder Others (Please specify): _____Residential No.: Mobile No.: Office No.: Email Address:

Guarantor 4

Name as per NRIC/Passport:

NRIC/Passport No.: Nationality:

Gender: Male Female Date of Birth (DD/MM/YYYY):

Residential Address:

Mailing Address (If different from 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: **Year(s)**

Position in a Company: Managing Director Sole Proprietor Partner Director
 Managing Partner Shareholder Others (Please specify): _____

Residential No.: Mobile No.: Office No.:

Email Address:

8 | 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, i/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.
8. I/We confirm that I/we have read and understood CIMB Bank's Personal Data Protection Terms and Conditions (Corporate) (available at www.cimb.com.sg) and agree to abide and be bound by these terms and conditions and any amendment or variation thereof. I/We agree that the Bank may vary, alter and amend any terms and conditions in its sole discretion.
9. I/We hereby agree and consent that the Bank may collect, use, disclose and process my/our personal information set out in my/our application form, account opening documents and/or otherwise provided by me/us or possessed by the Bank, for one or more of the purposes as stated in CIMB Bank's Personal Data Protection Terms and Conditions (Corporate) (available at www.cimb.com.sg), which in summary includes but is not limited to the following:
- (a) processing my/our application for and providing me/us with the services and products of the Bank as well as services and products by external providers provided through the Bank;
 - (b) administering and/or managing my/our relationship and/or accounts with the Bank; and
 - (c) sending me/us marketing, advertising and promotional information about other products/services that the Bank, its affiliates, business partners and related companies may be offering, and which the Bank believes may be of interest or benefit to me/us ("Marketing Messages"), by way of postal mail and/or electronic transmission to my/our email address(es);

Opt Out for sub-clause (c)

Please be informed that you have the right to opt out of receiving Marketing Messages. Kindly visit www.cimb.com.sg/business for further details on how you may exercise your right to opt out of receiving Marketing Messages. Kindly note that if you do not exercise your right to opt out of receiving such Marketing Messages, you will be deemed to have consented to the receiving of such Marketing Messages by the Bank, its affiliates, business partners and related companies, and the Bank, its affiliates, business partners and related companies will continue to provide such Marketing Messages to you.

- (d) sending me/us marketing, advertising and promotional information about other products/services that the Bank, its affiliates, business partners and related companies may be offering, and which the Bank believes may be of interest or benefit to me/us (the "Marketing Purpose"), to my/our telephone number(s) (as set out in my/our application form, account opening documents and/or otherwise provided by me/us or possessed by the Bank) by way of:

Phone* Email* SMS/WhatsApp*

Opt In for sub-clause (d)

*If you **AGREE and CONSENT** to the Bank, its affiliates, business partners and related companies and their third party service providers processing your personal data for the Marketing Purpose and contacting you as described in this sub-clause (d), indicate your preference for the mode of communication and consent by inserting a "√" in the box.

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.
 5. I/We confirm that I/we have read and understood CIMB Bank's Personal Data Protection Terms and Conditions (Corporate) (available at www.cimb.com.sg) and agree to abide and be bound by these terms and conditions and any amendment or variation thereof. I/We agree that the Bank may vary, alter and amend any terms and conditions in its sole discretion.
 6. I/We hereby agree and consent that the Bank may collect, use, disclose and process my/our personal information set out in my/our application form, account opening documents and/or otherwise provided by me/us or possessed by the Bank, for one or more of the purposes as stated in CIMB Bank's Personal Data Protection Terms and Conditions (Corporate) (available at www.cimb.com.sg), which in summary includes but is not limited to the following:
 - (a) processing my/our application for and providing me/us with the services and products of the Bank as well as services and products by external providers provided through the Bank;
 - (b) administering and/or managing my/our relationship and/or accounts with the Bank; and
 - (c) sending me/us marketing, advertising and promotional information about other products/services that the Bank, its affiliates, business partners and related companies may be offering, and which the Bank believes may be of interest or benefit to me/us ("Marketing Messages"), by way of postal mail and/or electronic transmission to my/our email address(es);

Opt Out for sub-clause (c)

Please be informed that you have the right to opt out of receiving Marketing Messages. Kindly visit www.cimb.com.sg/business for further details on how you may exercise your right to opt out of receiving Marketing Messages. Kindly note that if you do not exercise your right to opt out of receiving such Marketing Messages, you will be deemed to have consented to the receiving of such Marketing Messages by the Bank, its affiliates, business partners and related companies, and the Bank, its affiliates, business partners and related companies will continue to provide such Marketing Messages to you.

(d) sending me/us marketing, advertising and promotional information about other products/services that the Bank, its affiliates, business partners and related companies may be offering, and which the Bank believes may be of interest or benefit to me/us ("Marketing Purpose"), to my/our telephone number(s) (as set out in my/our application form, account opening documents and/or otherwise provided by me/us or possessed by the Bank) by way of:

Phone* Email* SMS/WhatsApp*

Opt In for sub-clause (d)

*If you **AGREE and CONSENT** to the Bank, its affiliates, business partners and related companies and their third party service providers processing your personal data for the Marketing Purpose and contacting you as described in this sub-clause (d), indicate your preference for the mode of communication and consent by inserting a "✓" in the box.

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):

Authorised Signatory

Name of Authorised Signatory of Company:

Date (DD/MM/YYYY):

Authorised Signatory

Name of Authorised Signatory of Company:

Date (DD/MM/YYYY):

9 | Mandate/Board/Director(s) Resolution/Minutes of Meeting

Applicable where Borrower/Customer is a Corporation/Partnership

To: CIMB Bank Berhad, Singapore Branch (“the Bank”)

Date: _____

SME BizProp Loan*/SME BizProp-i Financing*/Biz-Assure*/BizAssure-i*/Banking Facilities* 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 SME BizProp Loan*/SME BizProp-i Financing*/BizAssure*/BizAssure-i*/Banking Facilities* as specified in this Application Form from CIMB Bank Berhad, Singapore Branch (“the Bank”) :
 - (i) of such amount and tenure
2. The Company agrees to cause the Guarantor(s) to agree that the Guarantee(s) shall additionally secure the SME BizProp Loan*/SME Biz Prop-i Financing*/BizAssure*/BizAssure-i*/Banking Facilities* 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 SME BizProp Loan*/SME BizProp-i Financing*/BizAssure*/BizAssure-i* and also, where applied for, the Banking Facilities for such amount and tenure as the Authorised Signatory may decide at his/her discretion; and
 - (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):

Signature

Name of Director*/Company Secretary*:

Date (DD/MM/YYYY):

Certified True Extract By

Signature

Name of Partner:

Date (DD/MM/YYYY):

Signature

Name of Partner:

Date (DD/MM/YYYY):