

Singapore Property Loan Application

Please take a few minutes to tell us about your banking needs so that we can serve you better. Please use **BLOCK** letters and tick clearly or delete where applicable.

NOTICE AND CONSENT IN RESPECT OF PRODUCTS AND/OR SERVICES OFFERED BY CIMB BANK BERHAD

I/We agree and consent that CIMB Bank Berhad ("CIMB Bank") may collect, use, disclose and process my/our personal information provided by me/us to CIMB Bank, for one or more of the purposes stated in CIMB Bank's Terms and Conditions Governing Personal Data Protection Act (PDPA) 2012, available at www.cimbbank.com.sg, including the following purposes:

- a. processing my/our application and providing me/us with the services/products of CIMB Bank, as well as services and products by other external providers provided through CIMB Bank;
- b. managing my/our relationship and/or account(s) with CIMB Bank;
- c. permit and consent to CIMB Bank and its affiliates (including branches), business partners, related corporations and third party service providers/agents (including, without limitation, insurance companies, valuation firms, lawyers/law firms) of CIMB Bank, (whether located within or outside Singapore), to also disclose my/our personal information to CIMB Bank for the purpose of processing my/our application; and
- d. sending me/us marketing, advertising and promotional information ("Marketing Messages") about other products/services that CIMB Bank and its affiliates, business partners, related corporations and third party service providers/agents may be offering or which CIMB Bank believes may be of interest or benefit to me/us ("Marketing Purpose"), by

Note: Please indicate your consent by inserting a ✓ in the box. **Principal Applicant** Voice Call/Phone Call SMS/MMS (Text Messages) ☐ Fax Joint Applicant/Guarantor (if applicable) ☐ Voice Call/Phone Call ☐ SMS/MMS (Text Messages) ☐ Fax Opt Out for Marketing Messages via postal mail and/or electronic transmission to my email address(es);
You have the right to opt out of receiving such messages. Please visit www.cimbbank.com.sg to find out how. If you do not exercise your right to opt out, you will be deemed to have consented to receiving such messages by CIMB. From 1 April 2016, if you wish to have a free credit report, you may obtain it within 30 calendar days from the date of approval or rejection of this application via the credit bureau website listed below. Alternatively, you may bring the approval or rejection letter and your NRIC to the following credit bureau's registered office to obtain a free credit report. Credit Bureau (Singapore) Pte Ltd www.creditbureau.com.sg

ABOUT MYSELF

Name as per NRIC/	Passport:	□ Dr □ Mr □ Mrs □ Ms □ Mdm
Hanyu Pinyin as per	NRIC/Passport (If applicable):	Alias as per NRIC/Passport (If applicable):
Date of Birth (DD/MM		NRIC/Passport No.:
Gender: Male	☐ Female	Singapore Permanent Resident: Yes No
Country of Birth:		Country of Domicile:
Place of Birth (Province	ce/State):	
Nationality:		Alternate Nationality (If applicable):
Race: Chinese	☐ Malay ☐ Indian ☐ Eurasian ☐ Oth	ers (Please specify):
Marital Status: S	ingle Married Widowed Divorce	ed
No. & Age(s) of Dep	endant(s):	
Highest Qualification	n: Post Grad./University Diploma :	A' Level
Residential Address	S (Please do not provide a P. O. Box address):	
		Postal Code:
Mailing Address (If o	different from Residential Address):	
		Postal Code:
Home No.:	Mobile No.:	Office No.:
Fax No.:	Email Address:	
Residence Status:	☐ Fully Owned ☐ Mortgage ☐ Rented	Rental: S\$ per month
	Staying with Family/Relatives Others	(Please specify):
Name of Singapore	Contact Person & Contact Details (If applicant reside	es overseas):



Office Address:

Income:

ABOUT MY EMPLOYMENT

☐ Self-Employed ☐ Sales/Commission Earner Others (Please specify): Name of Company: Years Length of Employment: Months Nature of Business: Financial/Insurance ☐ Hotel/Accounting/Consulting ☐ Manufacturing/Construction/Engineering (Please tick) Real Estate/Oil & Gas Trading/Retail/Wholesale Government ☐ Medical/Legal/Education ☐ Restaurant/Travel/Entertainment ☐ IT/Media Communication Others (Please specify): Transportation Occupation: Accountant/Doctor/Lawyer Director/Managing Director ☐ Driver/Despatch/Construction Worker (Please tick) Executive/Associate/Manager Engineer/Surveyor Self-Employed Directors/Sole Proprietor/Partner ☐ IT Analyst Nurse/Officer Sales/F&B Service ☐ Teacher/Lecturer/Principal ☐ Technician/Clerical Others (Please specify):

Postal Code:

Others (Please specify): Name & Office Address of Previous Company (If less than 3 years with current company):

• • • • • • • • • • • • • • • • • • • •		
Occupation:		Nature of Business:
Length of Employment:	Years	Months

☐ Fixed Income: S\$ per month ☐ Variable Allowance: S\$ per month

☐ Trade: S\$ per annum ☐ Commission: S\$ per annum

ABOUT MY FINANCIAL COMMITMENTS (INCLUDING GUARANTEES GIVEN)

	Type of		Collateral Details	Loan	Remaining	Current	Monthly I	Repayment
No.	Facility or Arrangement	Lender*	(If any)	Outstanding**/ Credit Limit	Tenure	Interest Rate	Cash	CPF
1.				S\$	Yrs	%	S\$	S\$
2.				S\$	Yrs	%	S\$	S\$
3.				S\$	Yrs	%	S\$	S\$
4.				S\$	Yrs	%	S\$	S\$
5.				S\$	Yrs	%	S\$	S\$
6.				S\$	Yrs	%	S\$	S\$
7.				S\$	Yrs	%	S\$	S\$
8.				S\$	Yrs	%	S\$	S\$

^{*}Lender includes but is not limited to the HDB, any financial institution or moneylender or any person or corporation by whom a motor vehicle is to be bailed to a hirer under a hire-purchase agreement.

^{**}Including undisbursed amount.



ABOUT MY JOINT APPLICANT

Relationship t	to Main Appl	icant: 🗌 Spouse	e F	ather/Mothe	er Son/Dau	ighter	_ O	thers (Pleas	e specify):			
Name as per	NRIC/Passp	oort:						☐ Dr	Mr	☐Mrs	☐Ms	Mdm
Hanyu Pinyin	as per NRIC	Passport (If appl	icable):		Alias as	per NR	IIC/Pas	sport (If appli	icable):			
Date of Birth ((DD/MM/YYYY)):			NRIC/P	assport	No.:					
Gender: M	1ale 🗌 Fe	emale			Singapo	re Pern	nanent	Resident: [Yes	□No		
Country of Bir	rth:				Country	of Dor	nicile:					
Place of Birth	(Province/Stat	e):										
Nationality:					Alternat	e Natio	nality (I	f applicable):				
Race: Chir	nese 🗌 N	Malay 🗌 Indi	an 🗌	Eurasian	Others (Please	specify)):	•				
Marital Status	s: Single	Married	☐ Wido	owed	Divorced							
No. & Age(s)	of Dependar	nt(s):										
Highest Qualit	fication: 🗌 F	Post Grad./Unive	ersity	Diploma	'A' Level	☐ 'O	' Level	Other	'S (Please	specify):		
Residential A	ddress (Plea	se do not provide a	a P. O. Box	address):								
								Postal Coc	de:			
Mailing Addre	ess (If differen	t from Residential	Address):									
	(,, ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,											
	• • • • • • • • • • • • • • • • • • • •							Postal Coc	de:			
Home No.:				Mobile No.:				Office No.:				
Fax No.:				mail Addres				• • • • • • • • • • • • • • • • • • • •				
Residence Sta		Fully Owned Staying with Fai	Mortو ∐ مالیر/Pola		Rented, Rental: S				per	month		
Name of Cina	• • • • • • • • • • • • • • • • • • • •				Others (Please spe							
		act Ferson & CC	De	talis (ii applici	ant resides overseas							
AROUT N	MV IOIN	IT APPLICA	A NIT'C	EMDI (VMENT							
					Sales/Commis	oion Fo	rnor					
Employment		Others (Please sp	Self-Em	ibioyea [_ Sales/Commis	SIOII Ea	uriei					
Name of Com												
Length of Em			Years		Months			• • • • • • • • • • • • • • • • • • • •				
Nature of Bus		Financial/Insura	nce		Hotel/Accounting	·············· ′Consul	 Itina	 ☐ Manufad	 cturina/C	Construction	on/Engine	eerina
(Please tick)		Real Estate/Oil			rading/Retail/Wh			Governr				· · · · · · · · · · · · · · · · · ·
		IT/Media Comm	nunication		/ledical/Legal/Ed			Restaur	ant/Trave	el/Enterta	inment	
	• • • • • • • • • • • • • • • • • • • •	Transportation			Others (Please spec			• • • • • • • • • • • • • • • • • • • •				
Occupation: (Please tick)		ant/Doctor/Law e/Associate/Mai		_ Director/N _ Engineer/	Managing Directo	r _		/Despatch/ imployed D				rtnor
(i loade tion)	☐ IT Analys			Nurse/Off				/F&B Servi		oole Flop	illetoi/i ai	uiei
		Lecturer/Princip	al [Technicia	n/Clerical		Other	S (Please spe	ecify):			
Office Addres	ss:											
								Postal Cod	e:			
	***************************************								············			



Income:		come: S\$			Allowance: S\$			nonth nnum
	Others (F	Please specify):						
Name &	Office Address of F	Previous Con	npany (If less than 3 years	with current company):				
Occupa	tion	• • • • • • • • • • • • • • • • • • • •		Nature of Bu	einoee:			
Occupa		• • • • • • • • • • • • • • • • • • • •	Vooro		SII 1633.	• • • • • • • • • • • • • • • • • • • •		
Length	of Employment:	• • • • • • • • • • • • • • • • • • • •	rears	Months		• • • • • • • • • • • • • • • • • • • •	••••••	
ADOL	IT MAY TOTAL	T ADDI 10	DANITIC FINIANI	OLAL COMMIT	MENTS (NO.			=0 0 N /= N N
ABOU	JI MIY JOIN	I APPLIC	JANI'S FINAN	CIAL COMMITI	WEN 15 (INCL	.UDING GU	JARANTE	ES GIVEN)
No.	Type of Facility or	Lender*	Collateral Details	Loan Outstanding**/	Remaining	Current Interest	Monthly	Repayment
NO.	Arrangement	Lender	(If any)	Credit Limit	Tenure	Rate	Cash	CPF
1.				S\$	Yrs	%	S\$	S\$
2.		**************************************		S\$	Yrs	%	S\$	S\$
3.			<u></u>	S\$	Yrs	%	S\$	S\$
4.				S\$	Yrs	%	S\$	S\$
5.				S\$	Yrs	%	S\$	S\$
6.		-		S\$	Yrs	%	S\$	S\$
7.				S\$	Yrs	%	S\$	S\$
 8.			:	S\$	Yrs	%	S\$	S\$
		-1.4- 46- 1100 -					<u>:</u>	<u>:</u>
hire-purch	ase agreement.	d to the HDB, a	any imancial institution of m	noneylender or any person o	r corporation by whom	a motor venicle	e is to be balled	to a nirer under a
**Including	g undisbursed amount.							
			JNDER FOREI for each of the following q	GN ACCOUNT ' uestions.	IAX COMPL	IANCE A	CI (FAI	CA)
			a current work permit					
	icipal Applicant	, 0		Yes, Tax No.:				
Joir	nt Applicant/Guarar	ntor (If applicab		Yes, Tax No.:				
2. Are	you a U.S. Citizen	or a Citizen c						
Prin	icipal Applicant		: No	Yes, Tax No.:				
Joir	nt Applicant/Guarar	ntor (If applicab		Yes, Tax No.:				
3. Do	you hold a U.S. Pe	rmanent Resi	dent Card (Green Car					
Prin	icipal Applicant		: No	Yes, Tax No.:				
Joir	nt Applicant/Guarar	ntor (If applicab		Yes, Tax No.:				



PROPERTY I WISH TO FINANCE

Project Name and Address of Property to be Financed:

					Postal Code:			
1. Name of Owner	NRIC/Passport No.:							
2. Name of Owner	r:	NRIC/Passport No.:						
3. Name of Owner	NRIC/Passport No.:							
Property Type: [Bungalow/Detached* Intermediate/Corner 1		Semi-D* *No. of storey		*No. of storeys in	s in your landed property:		
]	Executive Condominium** Apartment**		Condominium**		**No. of rooms:			
	HUDC		HDB Flat Type):		Model:		
	Office		Shop		Shophouse		***************************************	
	Others (Please specify):	••••••••••		• • • • • • • • • • • • • • • • • • • •	••••••••••••		•••••••••••••••••••••••••••••••••••••••	
Land Area (If any):		sq. ft.	Built-in ,	Area (If any):	• • • • • • • • • • • • • • • • • • • •	S ¹	q. ft.	
Purchase Price:			Purchas	se Date:	••••••			
Purpose of Property			☐ Inve	estment (Vacan				
Tenure of Property:	Freehold Leasehold:		yr(s) & w.e.f.:					
Property Status:	☐ Completed (age:☐ Under Construct							
Payment Scheme:	□ Deferred Paymer	nt	☐ Pro	☐ Progressive Payment				
Property Renovated			, Amount Spei)	
ABOUT MY P	PROPERTY LOA	N REQUIRE	EMENTS					
New Purchase	e		Re	financing				
Purchase Price		S\$	Existin	g Bank/Financ	ial Institution			
Less Cash Rebate/l Other Benefits	Discounts/Vouchers/	S\$	Existin	g Loan Outsta	nding	S\$	Yrs	
Nett Purchase Pric	:e	:: S\$	Undisk	oursed Existing	 Loan	S\$		
Cash Upfront		S\$	Term L	oan Outstandi	ng	S\$		
ODE D		ОФ.	0		• • • • • • • • • • • • • • • • • • • •	ΟΦ	Yrs	
CPF Downpaymen	TI.	S\$	Overd			S\$		
Bridging Loan Cash S\$ CPF S\$		S\$	· ·	Total with Existing Bank/ Financial Institution		S\$		
CPF for Lump Sun	n Payment	S\$	CPF V	Vithdrawn To-D	Date	S\$		
Short Term Loan Cash S\$ CPF S\$			Additio	onal Term Loar	1	S\$	Yrs	
Loan Amount		S\$	□СР	F for Stamp/				
			Yrs	No 🗌 Yes, a	amount S\$			



DETAILS ON THE SALE OF MY EXISTING PROPERTY FOR BRIDGING/SHORT TERM LOAN (IF APPLICABLE)

Add	ress of Property to be So	old:	
		Postal Code:	Sale Price/Market Value: S\$
	Name of Owner:	r ostal code.	Sale i ilice/market value. So
1.	Name of Owner.	NRIC/Passport No.:	Less Loan Outstanding: S\$
	Name of Oursey	Nnio/Fasspuit No	Less Loan Outstanding. 34
۷.	Name of Owner:	NRIC/Passport No.:	Less CPF Utilised: S\$
3.	Name of Owner:		Net Cash Proceeds: S\$
		NRIC/Passport No.:	
Prop	☐ Interme ☐ Apartm	low/Detached Semi-D ediate/Corner Terrace (Please indicate no. of storeys in your landed properent Condominium Executive Condominium HU (Please specify):	DC HDB
AB	OUT MY SOLIC	CITOR	
Nam	ne of Law Firm/Solicitor:		
Offic	e Address:		
			Postal Code:
Offic	e No.:	Mobile No.:	Fax No.:
Ema	il Address:		
MY	MORTGAGE L	OAN SERVICING ACCOUNT	
	My/Our existing CIMB A	Account Number:	
	I/We understand that the payment of arrears, fire any of my/our accounts	e above stated account will be used as the loan repayment accour insurance premiums, valuation fees, legal costs and all other characteristics maintained with you either in my/our sole or joint name(s) or jointlent, accrued interest and all other monies due and payable to you was	It for all administrative charges, monthly instalments, rges and expense due. I/We authorize you to debit y with any other person for any arrears, outstanding
	I/We do not have an exis	isting CIMB Account	
	monthly instalments, pa authorize you to debit a	a CIMB FastSaver account will be opened and used as the loan ayment of arrears, fire insurance premiums, valuation fees, legal cany of my/our accounts maintained with you either in my/our sole grees, monthly repayment, accrued interest and all other monies of	costs and all other charges and expense due. I/We or joint name(s) or jointly with any other person for
PI	ease Note: Your CIMB F	FastSaver Account will only be opened upon acceptance of the Let	ter of Offer for the CIMB Singapore Property Loan.
BE	NEFICIAL OWN	IERSHIP DECLARATION	
Are	you the beneficial owner	and hence ultimately own and have sole effective control of this a	account? Yes No*
*If no	, I/we understand and agree	e that I/we am/are required to proceed to any CIMB Bank Berhad branch, to owner and submit a copy of the beneficial owner's (1) NRIC or (2) Passport and	ogether with this application form, and provide the required



DEPOSIT INSURANCE SCHEME

DOCUMENTS THAT I HAVE ENDLOSED

Singapore dollar deposits of non-bank depositors and monies and deposits denominated in Singapore dollars under the Supplementary Retirement Scheme are insured by the Singapore Deposit Insurance Corporation, for up to \$\$75,000 in aggregate per depositor per Scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

AUTO-ENROLMENT FOR CIMB CLICKS INTERNET BANKING SERVICES AND E-STATEMENTS (NOT APPLICABLE FOR EXISTING CUSTOMER WITH CIMB CLICKS)

A 6-digit Activation Code and a One Time Password for 2nd Factor Authentication will be sent to you via SMS to your personal mobile number registered with the Bank. You will need this 6-digit Activation Code to create your *Clicks* Internet Banking User ID and Password during your First Time Login.

The Bank	reserves the right to request additional supporting	ig documents, where necessary, at any time during the ic	
_ Cop	by of NRIC and Passport of all Applicant	s & Owners	
Opt	ion to Purchase or Sale & Purchase Agr	reement (For new purchase)	
Inco	ome Documents:	ax Assessment & CPF Statement (Salaried)	
	Latest 2 years Ir	ncome Tax Assessment (Self-Employed)	
	Others (Please spo	ecify):	
Late	est 12 months Loan Statement from Exi	sting Bank/Financial Institution	
Evic	dence of Sale of Existing Property (If appli	cable)	
Late	est CPF Withdrawal Statement for Existi	ng Property to be Refinanced/to be Sold	
_ Tena	ancy Agreement (If applicable)		
or In-Tru	sidence Information st application, please declare your child's/benet I Applicant Tax Residence Information	ficiary's status under "Joint Applicant"	TION
or In-Tru	st application, please declare your child's/benef	ficiary's status under "Joint Applicant" Tax Identification Number (TIN) or equivalent	If TIN or equivalent is unavailable,
or In-Tru	st application, please declare your child's/beneformation Country/Jurisdiction of	Tax Identification Number (TIN)	•
or In-Trus Principa 1.	st application, please declare your child's/beneformation Country/Jurisdiction of	Tax Identification Number (TIN)	If TIN or equivalent is unavailable,
or In-Tru	st application, please declare your child's/beneformation Country/Jurisdiction of	Tax Identification Number (TIN)	If TIN or equivalent is unavailable,
1. 2. Reason A	st application, please declare your child's/benef I Applicant Tax Residence Information Country/Jurisdiction of Tax Residence A – The country/jurisdiction where Principal/Joint B – The Account Holder is otherwise unable to ol C – No TIN is required (note: only select this reaso	Tax Identification Number (TIN) or equivalent Applicant is liable to pay tax does not issue TIN to its res	If TIN or equivalent is unavailable, please state reason (A, B or C)
1. 2. 3. Reason A Reason C For Reas	st application, please declare your child's/benef I Applicant Tax Residence Information Country/Jurisdiction of Tax Residence A – The country/jurisdiction where Principal/Joint B – The Account Holder is otherwise unable to ol C – No TIN is required (note: only select this reaso	Tax Identification Number (TIN) or equivalent Applicant is liable to pay tax does not issue TIN to its resolution a TIN or equivalent number. In if the authorities of the country of residence for tax purpor	If TIN or equivalent is unavailable, please state reason (A, B or C)



Joint Applicant Tax Residence Information

	Country/Jurisdiction of Tax Residence	Tax Identification Number (TIN) or equivalent	If TIN or equivalent is unavailable, please state reason (A, B or C)
1.			
2.			
3.			

Reason A - The country/jurisdiction where Principal/Joint Applicant is liable to pay tax does not issue TIN to its residents.

Reason B – The Account Holder is otherwise unable to obtain a TIN or equivalent number.

Reason C - No TIN is required (note: only select this reason if the authorities of the country of residence for tax purposes do not require the TIN to be disclosed).

For Reason B, please explain reason of Account Holder unable to obtain TIN or equivalent number

1.				
2.				
3.	 		 	

I/We understand that the information supplied by me/us is subject to the terms and conditions governing the Account Holder's relationship with CIMB and its related and associated corporations (collectively "CIMB Group") setting out how CIMB may use and share the information supplied by me/us.

I/We acknowledge that the information contained in this form and information regarding the Account Holder(s) and any Reportable Account(s) may be provided directly or indirectly to any relevant tax authority, including of the country/jurisdiction in which this account(s) is/are maintained and exchanged with tax authorities of another country/jurisdiction or countries/jurisdictions in which the Account Holder may be resident for tax purposes pursuant to agreements between competent authorities to exchange financial account information.

I/We certify that I/we am/are the Account Holder or am/are authorized to sign for the Account Holder*, of the account(s) to which this form relates and I/we declare that all statements made in this declaration are to the best of my/our knowledge and belief, correct and complete.

If there is a change in circumstances that affects the tax residence of the Account Holder(s) or causes the information contained herein to become incorrect or incomplete, I/we understand that I/we am/are obligated to inform CIMB of the change in circumstances within 30 days of its occurrence and to provide a suitably updated self-certification.

Principal Applicant

Capacity** (Only applicable if you are not the Account Holder):

Joint Applicant

Capacity** (Only applicable if you are not the Account Holder):

*Authorisation on behalf of the Account Holder must be accompanied with Power of Attorney or equivalent recognized document of the country.

**If you are not the Account Holder, please indicate the capacity in which you are signing the form. If signing under a power of attorney, please also attach a certified copy of the power of attorney.

U.S. TAX DECLARATION UNDER FOREIGN ACCOUNT TAX COMPLIANCE ACT (FATCA)

- 1. I/We hereby confirm the information provided is true, accurate and complete.
- 2. Subject to the applicable local laws, I/we hereby consent for CIMB Bank Berhad (Singapore Branch), its parent or ultimate holding company or any of its affiliates (including branches) (collectively as "CIMB") to share my/our information with domestic or overseas regulators or tax authorities where necessary to establish my/our tax liability in any/the relevant jurisdiction.
- 3. Where required by domestic or overseas regulators or tax authorities, I/we also understand and agree that CIMB may be required to obtain additional documents and/or forms, which I/we will sign, if I/we am/are subject to the relevant jurisdiction's requirements.
- 4. Where required by domestic or overseas regulators or tax authorities, I/we understand and agree that CIMB may withhold, and pay out, from my/our account(s) such amounts as may be required according to applicable laws, regulations, guidelines and/or agreements with regulators or authorities and directives.
- 5. I/We also agree and undertake to notify CIMB (within 30 calendar days), or provide the information if requested by CIMB, if there is a change in any information which I/we have provided to CIMB.



DECLARATION RELATING TO TAX & OTHER SERIOUS OFFENCES

- 1. I/We declare and confirm that:
 - I/We am/are responsible for my/our own tax affairs and ensuring that both I/we and all of my/our account(s) (including but not limited to loan accounts and/or any other accounts opened or to be opened in connection with the property financing) opened and maintained with CIMB Bank Berhad (Singapore Branch) ("CIMB Singapore"), are in compliance with the tax laws of the relevant jurisdiction within which I/we reside, am/are domiciled or tax citizens of;
 - to the best of my/our knowledge, I/we have not wilfully committed nor have been convicted of any serious tax crimes;
 - I/we acknowledge and agree that I/we should take advice from a tax expert in the jurisdiction of my/our tax residence and acknowledge that CIMB Singapore does not provide tax advice to me/us;
 - I/we agree to provide copies of the relevant documents where necessary to CIMB Singapore upon request; and
 - I/we agree that CIMB Singapore may, where required, disclose any and all information in accordance with Clause 4 below.
- 2. Should there be any change in these circumstances, I/we undertake to immediately notify CIMB Singapore in accordance with Clause 5 and Clause 6 below.
- 3. I/We also agree to hold harmless, release and agree to indemnify CIMB Singapore, its shareholders, officers, owners, directors, employees, successors, and assigns from any and all liability arising from CIMB Singapore's reliance on the declarations made by me/us.
- 4. I/We irrevocably and unconditionally authorise and consent to the disclosure of any information relating to me/us and my/our account(s) (including but not limited to loan accounts and/or any other accounts opened or to be opened in connection with the property financing) to the Monetary Authority of Singapore and any statutory and revenue authorities, the police and any public officer conducting an investigation, any branch or Head Office of CIMB Singapore in or outside Singapore, CIMB Singapore's auditors and any person or organisation, whether in Singapore or elsewhere, providing electronic or other services to CIMB Singapore, any person or organisation whether in Singapore or elsewhere, engaged by CIMB Singapore for the purpose of performing or in connection with the performance of services or operational functions of CIMB Singapore where such services or operational functions have been out-sourced, any person to whom disclosure is permitted or required by the Banking Act (Chapter 19) or any statutory provision or law. Without prejudice to the foregoing, I/we further authorise such disclosure,
 - to any credit bureau or any other or other organisation or corporation or to any member thereof, for the purpose of, without limitation, assessing my/our credit worthiness; and
 - in connection with any assignment, transfer or novation by CIMB Singapore in relation to the account(s) (including but not limited to loan accounts and/or any other accounts opened or to be opened in connection with the property financing).
- 5. I/We shall notify CIMB Singapore promptly of any change of my/our records, particulars, and in particular, change of address.
- 6. I/We shall also notify CIMB Singapore promptly in writing of any change or variation in my/our signature. CIMB Singapore shall be entitled to a reasonable period of time of not less than 7 Business Days from receipt of such instructions ("processing period") to process such notification of change, and CIMB Singapore shall not be liable to me/us in any manner for any act done or omission made on the basis of the existing instructions, mandate or authorisations during such processing period.
- 7. I/We shall sign and confirm any confirmation slip, including that related to auditing purposes (if requested to do so) and promptly notify CIMB Singapore of any change in my/our address or personal information.

DECLARATION RELATING TO PERSONAL DATA PROTECTION ACT (PDPA) 2012

- 1. I/We represent, undertake and warrant that:
 - i. for any personal data of individuals that I/we will be or disclosing to CIMB Bank Berhad ("CIMB Bank"), I/we would have prior to disclosing such personal data to CIMB Bank obtained the appropriate consent from the individuals whose personal data are being disclosed, to:
 - a. permit me/us to disclose the individuals' personal data to CIMB Bank for the purpose of conducting valuation on the property ("Purposes"); and/or
 - b. permit CIMB Bank and its related corporations (in Singapore and/or elsewhere) to collect, use, disclose and/or process the individuals' personal data for the Purposes;
 - ii. any personal data of individuals that I/we will be or is disclosing to CIMB Bank are accurate. Further, I/we shall give CIMB Bank notice in writing as soon as reasonably practicable should I/we be aware that any such personal data has been updated and/or changed after such disclosure:
 - iii. I/we shall give CIMB Bank notice in writing as soon as reasonably practicable should I/we be aware that any individual above has withdrawn such consent as set out at paragraph [1(i)] above. Without prejudice to CIMB Bank's other rights under law and/or this application, upon the receipt by CIMB Bank of the said notification, CIMB Bank shall have the right to discontinue or not provide any of its services and/or products that are linked to such personal data; and
 - iv. I/we shall otherwise assist CIMB Bank to comply with the Personal Data Protection Act 2012 ("PDPA") and all subsidiary legislation related thereto.
- 2. Notwithstanding anything to the contrary, I/we undertake to indemnify and at all times hereafter to keep CIMB Bank and its related corporations (together with their respective officers, employees and agents) (each an "Injured Party") indemnified against any and all losses, damages, actions, proceedings, costs, claims, demands, liabilities (including full legal costs on a solicitor and own client basis) which may be suffered or incurred by the Injured Party or asserted against the Injured Party by any person or entity (including me/us) whatsoever, in respect of any matter or event whatsoever arising out of, in the course of, by reason of or in respect of:
 - i. any breach of any of the provisions in this declaration; and/or
 - ii. any action or omission by me/us, that causes CIMB Bank and/or any of its related corporations to be in breach of the PDPA.



DECLARATION BY APPLICANT(S)

- 1. I/We confirm that the information given or to be given to CIMB Group¹ ("CIMB Group") is/will be true, accurate and complete and that I/we have not intentionally withheld any material information;
- 2. I/We declare that the information provided under the section "About My Financial Commitments" and "About My Joint Applicant's Financial Commitments" shall include credit facilities or arrangements (i) where the funds have been disbursed but not fully repaid, (ii) where the funds have not been disbursed either in whole or in part, (iii) which may still be under the status of application processing and that has not been approved or accepted in the 6 months prior to the date of this loan application, (iv) which is obtained from any person by whom a motor vehicle is bailed to a hirer under a hire-purchase agreement in my name or jointly with another borrower where no periodic payments are required to be made under the hire-purchase agreement yet or there is outstanding periodic payments to be made under the hire-purchase agreement; and/or (v) in respect of which I/we are acting as guarantor(s);
- 3. I/We authorise CIMB Group to obtain, use and verify any information about me/us from any source including the HDB, any credit bureau or credit reference agencies, financial institutions, government authorities and/or any other entities for any purpose as CIMB Group deems fit;
- 4. I/We authorise CIMB Group to disclose any information about me/us (as defined in the Banking Act, Chapter 19 Singapore Statutes) in such manner as CIMB Group may require (including without limitation to any credit bureau or credit reference agencies, financial institutions, government authorities and/or any other entities) for any other purpose as CIMB Group deems fit;
- 5. I/We agree to pay any fee and/or charges incurred in relation to my/our loan application;
- 6. I/We confirm and warrant that I/we have not received and will not receive any discount, rebate or any other benefit from the vendor or developers of the property (whether in the form of stamp duty or legal fees subsidy or renovation subsidy or otherwise), which will have the effect of reducing the actual purchase price of the property or if I/we have received or will receive any discount, rebate or any other benefit from the vendor or developers of the property, I/we have informed CIMB Group of such incentives, discount, rebate, vouchers or other benefits;
- 7. I/We declare that I/we am/are not undischarged bankrupt(s) and no statutory demand or legal proceedings have been served or commenced against me/us;
- 8. I/We warrant that all documents enclosed together with this application are true copies, and shall become and remain the property of CIMB Group:
- 9. I/We declare that the property to be mortgaged is not or will not be acquired by me/us by way of gift or unfair preference, or at an undervalue;
- 10. I/We understand that CIMB Group may, in CIMB Group's sole discretion, reject this Application without having to provide any reasons and I/we understand that CIMB Group will not be responsible for any loss, cost, expenses or liabilities incurred by me/us arising from the rejection of this Application or as a result of the time taken to process the Application and any delay arising for any whatsoever reasons;

	Please give details of your close relative(s) in CIMB Group:	
	To the best of my/our knowledge, I/we have close relative(s)2 employed under the CIMB Group or any relative(s) have acted as my guaranteed as	aranto
	☐ I/We am/are staff of the CIMB Group¹	
11.	In connection with the Bank Negara Guidelines on Credit Transactions and Exposure with Connected Parties, I/we hereby declare	that:

Name as per NRIC/Passport	NRIC/Passport No.	Relationship	Acted as Guarantor
			☐ Yes ☐ No
			☐ Yes ☐ No

Please note that where there is no declaration made by the borrower(s), the above declaration is deemed not to be applicable.

FastSaver Account

- 1. I/We represent and warrant that my/our funds do not originate from, nor will they be routed through, an account maintained at a Foreign Shell Bank, or a bank organised or chartered under the laws of a Non-Cooperative Jurisdiction.
- 2. I/We agree to promptly provide any information or representations deemed necessary by CIMB Bank for verification, in its sole discretion, to comply with anti-money laundering regulations countering the Financing of Terrorism and related responsibilities from time to time. I/ We acknowledge that in the event of delay or failure to produce any information or representations required by CIMB Bank for verification purposes, CIMB Bank may take such actions as in its sole discretion deemed necessary, including, without limitation, to refuse to accept this application and/or the funds.
- 3. I/We have read, understood and agree to be bound by the Bank's Terms and Conditions Governing the Operations of Deposits Account, Terms and Conditions Governing Electronic Banking Services, E-statements and E-alerts and any other terms and conditions relating to the Bank's products or services (all as may be amended from time to time) which I/we acknowledge are available for download at the Bank's website or upon my/our request, and shall not hold the Bank and any of its officers, employees, agents, contractors or service providers responsible in any way.

¹CIMB Group means CIMB Bank Berhad or CIMB Islamic Bank Berhad or CIMB Investment Bank Berhad or other subsidiaries or companies by the aforesaid respective banking institutions.

²Close relative(s) include parent/spouse of staff including the spouse's dependents/children/spouse of the children/brother and sister/spouse of brother/sister and any other dependents and persons who may influence/be influenced by the staff.



DECLARATION (IMPORTANT: PLEASE READ BEFORE SIGNING)

- 1. I/We have read and understood the declarations set out in the overleaf. I/We affirm the said declarations and agree to abide and be bound by the matters stated therein.
- 2. My/Our personal data may/will be disclosed by CIMB, if engaged, to its third party service providers (including insurance companies, valuation firms, lawyers/law firms), which may be outside of Singapore, for processing my/our personal data for CIMB or one or more of the Purposes.
- 3. I/We represent and warrant that I/we am/are the user and/or subscriber of the telephone number(s) provided by me/us to CIMB, and that I/we have read and understood and agree to all of the above provisions, including the Terms and Conditions Governing Personal Data Protection Act (PDPA) 2012, available at www.cimbbank.com.sg.

Signature of Principal Applicant	Signature of Joint Applicant	
Date (DD/MM/YYYY):	Date (DD/MM/YYYY):	

FOR BANK USE ONLY								
INDICATIVE VALUATION (SGD):		VALUATION DATE:		VALUATION FIRM/NAME OF VALUER:				
	CRM APPLICATION NO.:	PARKING BRANCH/CODE:	SALESPERSON NAME:	SALESPERSON EMPLOYEE NO.:	REFERRED BY:	INTEREST RATE PACKAGE CODE:		