

## Customer Particulars Loan Application

Please complete all pages neatly by hand. Enter all amounts to nearest dollar. (For assistance, please phone +65-6419-6875)

Applicant/s	Loan Request
<p>1. <input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms or specify other Title _____</p> <p>Surname _____ Given Name/s _____ Age _____</p> <p>2. <input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms or specify other Title _____</p> <p>Surname _____ Given Name/s _____ Age _____</p> <p>3. <input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms or specify other Title _____</p> <p>Surname _____ Given Name/s _____ Age _____</p>	<p><input type="checkbox"/> New Loan <input type="checkbox"/> Loan Increase <input type="checkbox"/> Loan Refinance</p> <p>Existing Customer <input type="checkbox"/> Yes since _____ <input type="checkbox"/> No</p> <p>Purpose(s) _____</p> <p>Loan Currency <input type="checkbox"/> SGD <input type="checkbox"/> AUD <input type="checkbox"/> GBP <input type="checkbox"/> IEP <input type="checkbox"/> USD <input type="checkbox"/> NZD</p> <p>Amount Requested: \$ _____ Term _____ Years</p> <p>Interest Only Preferred: <input type="checkbox"/> Yes <input type="checkbox"/> No Term: _____ Years</p> <p>Preferred Repayment Program</p> <p><input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly <input type="checkbox"/> Half Yearly</p> <p>Currency Switching Option Required <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Security Offered: <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Referred by: _____</p>

Monthly Budget (use annual amounts divided by 12)			
	SGD	SGD	
	Gross salary	After tax salary	Pre loan
<b><sup>1</sup>Salary</b> – attach salary slip(s).....			
Prime income earner.....	\$ _____	\$ _____	Home mortgage(s)..... \$ _____
Joint applicant(s) (if joint loan).....	\$ _____	\$ _____	Investment mortgage(s)..... \$ _____
Other Income (Please attach evidence)			Bank loans..... \$ _____
_____	\$ _____	\$ _____	Credit card account(s) (Visa, etc) \$ _____
_____	\$ _____	\$ _____	Other loan(s) (Car, tax, etc) \$ _____
<b><sup>1</sup>Self employed applicant(s)</b>	Net profit	After tax profit	Rent, Rate, Management fee \$ _____
<b>Profit</b> – attach financial statements.....	\$ _____	\$ _____	<b>Total</b>
<b>Total net income per month</b> .....	.....	\$ _____	<b>payments</b> ..... \$ _____
			Insurance(Life, Health, Home, Car, etc) \$ _____
<b><sup>1</sup>Note: Please product evidence of income, for example, payslips, or for self employed applicants, copies of financial statements and income tax returns of the last three years.</b>			School fees..... \$ _____
			<b><sup>2</sup>General living &amp; entertainment</b> \$ _____
<b>Budget Summary</b>			<b>Total payments per month</b> \$ _____
Total net income per month	\$ _____	\$ _____	New Bank loan payment – principal..... \$ _____
Deduct total payments per month	\$ _____	\$ _____	– interest..... \$ _____
<b>Total useable funds</b>	\$ _____	\$ _____	<b>Total new Bank loan payments</b> ..... \$ _____
Deduct total new Bank loan payments			
(Bank use only)		\$ _____	
<b>Surplus funds</b>		\$ _____	<b><sup>2</sup>Note: General living and entertainment should include food, clothing, telephone, light and fuel, motor vehicle running cost, public transport cost, and other expenses.</b>

Financial position			
<b>Details of what you own</b>		SGD	
<b>Existing Properties</b>		Present Value	
<b>Address 1</b>			
_____		\$ _____	
<b>Address 2</b>			
_____		\$ _____	
<b>Address 3</b>			
_____		\$ _____	
<b>Bank</b>	<b>Account number</b>	<b>Balance</b>	
1 _____	_____	\$ _____	
2 _____	_____	\$ _____	
3 _____	_____	\$ _____	
<b>Total value of accounts.....</b>		<b>\$ _____</b>	
<b>Motor vehicle(s)</b>			
Make and model	Year of mfr.		
1 _____	_____	\$ _____	
2 _____	_____	\$ _____	
<b>All other assets –except usual home contents</b>			
Description			
1 _____		\$ _____	
2 _____		\$ _____	
3 _____		\$ _____	
<b>Total value of what you own.....</b>		<b>\$ _____</b>	
<b>Sundry assets – do not add into total assets</b>			
Home Contents (Insured Value).....		\$ _____	
Superannuation (Estimate of your current payout)....		\$ _____	
<b>Life insurance</b>			
Face value of policy .....		\$ _____	
Surrender Value .....		\$ _____	
<b>Details of what you owe</b>			SGD
<b>Existing Mortgages</b>			
<b>Original Loan 1</b>	<b>Name of lender</b>		
_____	_____	\$ _____	
<b>Original Loan 2</b>	<b>Name of lender</b>		
_____	_____	\$ _____	
<b>Original Loan 3</b>	<b>Name of lender</b>		
_____	_____	\$ _____	
<b>Credit card(s) – include even if balance is nil</b>			
Card type	Issuer	Card number	Credit Limit
1 _____	_____	_____	\$ _____ \$ _____
2 _____	_____	_____	\$ _____ \$ _____
3 _____	_____	_____	\$ _____ \$ _____
<b>Store card(s) - include even if balance is nil</b>			
Card type	Issuer	Card number	Credit Limit
1 _____	_____	_____	\$ _____ \$ _____
2 _____	_____	_____	\$ _____ \$ _____
3 _____	_____	_____	\$ _____ \$ _____
<b>Other loans (car, tax, employer, etc)</b>			
Lender		Original Loan	
1 _____		\$ _____	\$ _____
2 _____		\$ _____	\$ _____
3 _____		\$ _____	\$ _____
<b>All other liabilities – details</b>			
1 _____		\$ _____	
2 _____		\$ _____	
3 _____		\$ _____	
<b>Total value of what you owe.....</b>		<b>\$ _____</b>	

Prime income earner's details (Applicant No.1)	Funds table
Home address _____ Post code _____	Property Purchase / Refinance/Investment \$ _____
Home telephone no.    Birthday(dd/mm/yy) I.D.Card / Passport No. _____	Legal, Govt/Other fees \$ _____
Employment <input type="checkbox"/> Part time <input type="checkbox"/> Full time <input type="checkbox"/> Other    _____	Stamp duty \$ _____
Employer _____	Bank fees \$ _____ <b>➔</b> \$ _____
Work telephone No. _____	<b>Total outlay</b>
Occupation _____	Net Proceeds
When did you commence work with this employer? _____ (dd/mm/yy)	Sale existing property \$ _____
Previous employer – if under 3 years at above job Worked there _____ Yrs ___ Mths	Savings \$ _____
Marital status <input type="checkbox"/> Married <input type="checkbox"/> De facto <input type="checkbox"/> Single <input type="checkbox"/> Separated/Divorced	Others \$ _____ <b>Deduct</b>
Ages of your dependant children Child 1 _____ Child 2 _____ Child 3 _____ Child 4 _____	\$ _____ <b>Total funds</b>
Date of last change of marital status _____(dd/mm/yy)	\$ _____ <b>to be provided</b>
<b>Residential details</b> <input type="checkbox"/> Own/Buying <input type="checkbox"/> Living with relatives <input type="checkbox"/> Boarding	<b>Loan required</b> <b>➔</b> \$ _____
<input type="checkbox"/> Renting <input type="checkbox"/> Provided by Employer	<b>Description of property (if offered as security)</b>
What date did you move to the above address? _____ (dd/mm/yy)	Walls <input type="checkbox"/> Brick <input type="checkbox"/> Timber <input type="checkbox"/> Fibro <input type="checkbox"/> Other    Year Built _____
Name of Landlord    Landlord's telephone no. _____	Roof <input type="checkbox"/> Tile <input type="checkbox"/> Iron <input type="checkbox"/> Aluminium <input type="checkbox"/> Other _____ (dd/mm/yy)
Previous home address – if under 3 years at present home _____ live there for ___ Yrs ___ Mths	No. of bedrooms _____ No. of other rooms _____
	Proposed occupants <input type="checkbox"/> Self <input type="checkbox"/> Tenants    Building area _____
	Address _____ Country _____
	<input type="checkbox"/> Aust <input type="checkbox"/> UK <input type="checkbox"/> NZ <input type="checkbox"/> Ireland
	Your solicitor's/settlement agent's name, address Telephone
	1 _____
	2 _____
	Settlement date for property purchase/refinance _____ (dd/mm/yy)
Applicant No.2 details	Applicant No.3 details
Home telephone No.    Birthday(dd/mm/yy)    I.D.Card/Passport No. _____	Home telephone No.    Birthday(dd/mm/yy)    I.D.Card/Passport No. _____
Employment <input type="checkbox"/> Part time <input type="checkbox"/> Full time <input type="checkbox"/> Other    _____	Employment <input type="checkbox"/> Part time <input type="checkbox"/> Full time <input type="checkbox"/> Other    _____
Employer _____	Employer _____
Work telephone No. _____	Work telephone No. _____
Occupation _____	Occupation _____
When did you commence work with this employer? _____	When did you commence work with this employer? _____
Previous employer – if under 3 years at above job Worked there _____ Yrs ___ Mths	Previous employer – if under 3 years at above job Worked there _____ Yrs ___ Mths

**Reference (Personal or Business)**

Name \_\_\_\_\_ Address \_\_\_\_\_ Relationship \_\_\_\_\_

Have you ever had or are there now any judgements, attachments, or legal proceedings against you?

Yes – give details \_\_\_\_\_  No

**Insurance**

Is Insurance required for  Life only  Temporary/Total Disability  Life & Permanent Total Disability Premium \$ \_\_\_\_\_

What about House  Contents  Hospital Care  Crisis Cover

**Declaration and Authority**

I have read and understand the particulars which have been completed in this form and state that those particulars are true, complete and correct and have been provided to the Bank to enable it to determine whether or not to provide to me/us a Loan for which (as indicated) I/we hereby make formal application.

I/We represent and warrant that I am/we are not an undischarged bankrupt(s) and there are no existing bankruptcy petitions/proceedings presented against me/us nor have I/we done or omitted to do any act under circumstances which may give rise to bankruptcy proceedings being instituted against me/us nor have I/we entered into any composition or arrangement for the benefit of creditors.

I/We agree to pay, reimburse and / or indemnify the Bank for any and all cost or expenses incurred in connection with this loan application and the preparation of any loan or security documents in the event that I/we decide not to draw down any loan approved or the transaction does not proceed for any reason whatsoever.

If a loan is negotiated as a result of this information, I/we would like my/our instalments plus any applicable transfer fee to be paid each month/quarter/half year (delete not applicable)

by you transferring the instalment amount from  by debiting my/our Account from

NAB  
Account number 

--	--	--	--	--	--	--	--	--	--

 or Bank No. 

--

 Branch No 

--

 Account No. 

--

Signature – Applicant No. 1 \_\_\_\_\_ Signature – Applicant No. 2 \_\_\_\_\_ Signature – Applicant No. 3 \_\_\_\_\_  
Date (dd/mm/yy) \_\_\_\_\_ Date (dd/mm/yy) \_\_\_\_\_ Date (dd/mm/yy) \_\_\_\_\_

Check list of supporting documents provided with this application

- Pay slips/Tax Returns / Finance Statement
- Copies of Bank / Loan Statement
- Copy of Property Purchase Agreement
- SGD Processing Fee SGD \_\_\_\_\_
- Copy of rental income statement
- Copy of rent, rates, management fee receipts
- Copy of Passport(s) and ID Card(s)