

## Application Guide for Investment Properties or Owner Occupied Properties with Cash Out

Step 1: Please complete the Varying Terms of Mortgage Form (enclosed).

Step 2: Email the completed form and the relevant supporting documents to [loans@dbs.com](mailto:loans@dbs.com).

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### Documents Required for Assessment

#### 1. Varying Terms of Mortgage Form (enclosed)

Duly completed and signed by all borrowers, sureties and guarantors (if any)

#### 2. Photocopy of all borrowers' NRIC (front and back)

#### 3. Declaration of Credit Facilities for all borrowers, one form per borrower – Annex A

- Each borrower must provide details of all your credit facilities, including those that are with us
- We will be referencing bureau records to facilitate the assessment
  - If you have used your credit card in the current or previous month, you will need to submit your latest credit card statement
  - If you have loan(s) with other financial institutions, we will require the latest loan statement(s) which show the monthly repayment amounts

#### 4. Income Documents

- Latest three months' computerised pay slip; AND
- Latest Income Tax Notice of Assessment (NOA); OR

Steps to obtain NOA:

- a. Log on to "myTax Portal" at the IRAS Website using your SingPass or IRAS pin
- b. Under "Individual Income Tax", go to "View Correspondence/Notices" and click on "Letters/Notices"
- c. Select the latest NOA and save a copy


- Latest 12 months' CPF Contribution History

Steps to obtain CPF Contribution History:

- a. Log on to "my CPF Online Services" at the CPF Website using your SingPass
- b. Under "my CPF Online Services", go to "My Statement"
- c. Go to Section B, and select "Contribution History" and the "Period"
- d. Select "Download statement in PDF format"

#### 5. CPF Property Withdrawal Statement (*Do note that this document will only be required if you have a term loan with us*)

Steps to obtain CPF Property Withdrawal Statement:

- a. Log on to "my CPF Online Services" at the CPF Website using your SingPass
- b. Under "my CPF Online Services", go to "My Statement"
- c. Go to Section C, and select "Property"
- d. Select "My Private/Public Residential Withdrawal Details"
- e. Select the print icon  on the top right hand corner of the screen

#### 6. IRAS My Property Portfolio

Steps to obtain "My Property Portfolio":

- a. Click "Log in to myTax Portal" at the IRAS Website using your SingPass or IRAS pin
- b. Under "Property Tax", click "View My Property Portfolio/Change mailing address"
- c. Under "Property Result", click "Property Address"
- d. Right click and select "Print" to save as a PDF file

**7. HDB Flat Details and Financial Information (required to provide even if you do not own a HDB Flat)**

Steps to obtain HDB Flat Details:

- a. Click "Login to My HDBPage" at the HDB Website using your SingPass
- b. Select "My Flat"
- c. Under "Purchased Flat", select "Flat Details"
- d. Select "Save to PDF" on bottom of the page
- e. Under "Purchased Flat", go to "Financial Info"
- f. Right click and select "Print" to save as a PDF file

The current loan tenure may be reviewed and adjusted accordingly at the point of repricing.

**Fee**

Please note that there will be a processing fee for this request.

Upon receipt of your application, we will contact you within 3 working days to discuss your repricing request.

For enquiries, you can email us at [loans@dbs.com](mailto:loans@dbs.com).

## Variation of Mortgage Loan Terms

Email the completed form and supporting documents to [loans@dbs.com](mailto:loans@dbs.com).

1. Personal Particulars		
Main Applicant	Joint Applicant	Joint Applicant
<b>Full Name as in your NRIC/Passport</b>	<b>Full Name as in your NRIC/Passport</b>	<b>Full Name as in your NRIC/Passport</b>
<b>NRIC/Passport No.</b>	<b>NRIC/Passport No.</b>	<b>NRIC/Passport No.</b>
<b>Marital Status</b> <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Others _____	<b>Marital Status</b> <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Others _____	<b>Marital Status</b> <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Others _____
<b>Contact Details</b> O: _____ H: _____ HP: _____ Email: _____	<b>Contact Details</b> O: _____ H: _____ HP: _____ Email: _____	<b>Contact Details</b> O: _____ H: _____ HP: _____ Email: _____
<b>Residential Address</b>	<b>Residential Address</b>	<b>Residential Address</b>
<b>Residential Status</b> <input type="checkbox"/> Self-Owned & Fully Repaid <input type="checkbox"/> Owned & Mortgaged <input type="checkbox"/> Rented <input type="checkbox"/> Live with Parents <input type="checkbox"/> Employer's <input type="checkbox"/> Others _____	<b>Residential Status</b> <input type="checkbox"/> Self-Owned & Fully Repaid <input type="checkbox"/> Owned & Mortgaged <input type="checkbox"/> Rented <input type="checkbox"/> Live with Parents <input type="checkbox"/> Employer's <input type="checkbox"/> Others _____	<b>Residential Status</b> <input type="checkbox"/> Self-Owned & Fully Repaid <input type="checkbox"/> Owned & Mortgaged <input type="checkbox"/> Rented <input type="checkbox"/> Live with Parents <input type="checkbox"/> Employer's <input type="checkbox"/> Others _____
2. Employment		
<b>Employment Status</b> <input type="checkbox"/> Employee <input type="checkbox"/> Self-Employed <input type="checkbox"/> Others _____	<b>Employment Status</b> <input type="checkbox"/> Employee <input type="checkbox"/> Self-Employed <input type="checkbox"/> Others _____	<b>Employment Status</b> <input type="checkbox"/> Employee <input type="checkbox"/> Self-Employed <input type="checkbox"/> Others _____
<b>Name of Company</b>	<b>Name of Company</b>	<b>Name of Company</b>
<b>Occupation</b>	<b>Occupation</b>	<b>Occupation</b>
<b>Monthly Fixed Income</b> S\$	<b>Monthly Fixed Income</b> S\$	<b>Monthly Fixed Income</b> S\$
<b>Length of Service</b> _____ yrs & _____ mths	<b>Length of Service</b> _____ yrs & _____ mths	<b>Length of Service</b> _____ yrs & _____ mths
<b>Other Monthly Income</b> S\$	<b>Other Monthly Income</b> S\$	<b>Other Monthly Income</b> \$
<b>Source of Other Income (e.g. rental income)</b>	<b>Source of Other Income (e.g. rental income)</b>	<b>Source of Other Income (e.g. rental income)</b>
<b>Prev. Company (if current is &lt; one year)</b>	<b>Prev. Company (if current is &lt; one year)</b>	<b>Prev. Company (if current is &lt; one year)</b>
<b>Previous Occupation</b>	<b>Previous Occupation</b>	<b>Previous Occupation</b>
<b>Length of Service with Prev. Company</b> _____ yrs & _____ mths	<b>Length of Service with Prev. Company</b> _____ yrs & _____ mths	<b>Length of Service with Prev. Company</b> _____ yrs & _____ mths
3. Existing Mortgage Loan Details		
<b>Property Address</b>		
<b>Usage of Property</b> <input type="checkbox"/> Owner's Occupation <input type="checkbox"/> Investment	<b>Issue Date of Option to Purchase/Date of Sales &amp; Purchase Agreement</b>	

#### 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

**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

**Other Request (please specify)**

#### Applicant(s) Confirmation and Declaration

1. Any references herein to "you" or "DBS Bank" shall mean DBS Bank Ltd.
2. 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.
4. 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.
5. 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](http://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).
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 and sign within the box provided.

Signature of Main Applicant

Signature of Joint Applicant

Signature of Joint Applicant



Date:

Date:

Date:

#### For Bank's Use Only

Name of Attending Officer

Loan Account No:

To: DBS Bank Ltd

Dear Sir/Madam,

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

I hereby declare that:

1. The information herein is complete, true and accurate;
2. I have provided to you information on all Relevant Credit Facility(ies) and Arrangement(s)<sup>2</sup>, including 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:**<sup>1</sup> Credit facilities where you are a borrower, joint borrower, guarantor or joint guarantor include the following:

- a) Relevant Credit Facilities and Arrangement(s)<sup>2</sup> from HDB, a financial institution (including those offered by DBS / POSB) or money lender where you are applying or have applied for in the last six months but have not been approved yet.
- 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:
  - i. Any credit facility(ies) whether disbursed or not.
  - ii. Bridging loans with a loan period of more than six months.
  - iii. any Property<sup>2</sup> (including residential or non- residential property that is located in or outside Singapore) 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	Mthly Repayment	Remaining Loan Duration	Collateral Details (e.g. Property Address)
		(specify if foreign currency)			
<i>E.g. Housing Loan</i>	<i>DBS</i>	<i>\$250,000</i>	<i>\$750</i>	<i>15 years</i>	<i>Property Address</i>

**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	Mthly Repayment	Remaining Loan Duration	Remarks (e.g. Personal Guarantee)
		(specify if foreign currency)			
<i>E.g. Vehicle Loan</i>	<i>DBS</i>	<i>\$50,000</i>	<i>\$550</i>	<i>5 years</i>	<i>Personal Guarantee</i>

**Table C:**

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

