

Application for Retail Credit Facilities



Form to be used by individuals applying for a personal loan (unsecured or secured), car loan, special loan, and educational scheme.

Section 1

Mandatory Document Checklist

Proof of ID: ☐

Proof of Address: ☐

Recent Payslip: ☐

Employment ☐

Contracts:
(If applicable)

6 Month's Bank Statements from other Institutions: ☐

Loan Statements from other Institutions: ☐

*Applicable for secured loans only

*Car Loan/Secured by Vehicle

Vehicle Quotation: ☐

Vehicle Evaluation: ☐

Insurance Quotation: ☐

No Objection to Pledge Letter: ☐

ID of Pledgor:
(Vehicle Owner) ☐

*Land Loan/Secured by Property

Certificate of Search: ☐

Title Deed: ☐

No Objection to Charge Letter: ☐

ID of Charger:
(Property Owner) ☐

Section 2

A) Personal Details - Primary Applicant

Title: Mr. ☐ Mrs. ☐ Ms. ☐ Miss. ☐

Gender: Male ☐ Female ☐

First Names:

Surname:

Date of Birth:

ID Number:

Marital Status

Married: ☐ Single: ☐ Divorced/Separated: ☐ Widow: ☐ Common-Law: ☐

Others (Specify):

Number of Children: Dependents:

Mobile/Home Number:

Email Address:

Work Number:

Postal Address:

Residential Address:

Residential Status

Owned: ☐ Rented: ☐ Company Accommodation: ☐ Living with Family: ☐

Others (Specify):

Number of Years at Current Address:

B) Employment Details

Employment Status: Full-Time Employed ☐
Part-Time Employed ☐
Self-Employed ☐
Other ☐

C) Income Details

Gross Salary
Net Salary
Other Source of Income
Average Monthly Savings

Employer's Name:
Address:
Job Title:
No. of Years in present Employment:

Give details of previous employment:

Employer's Name:
Designation:
No. of Years:

Type of Loan

A) Project Details/Purpose of Loan

Personal Secured Loan: ☐ Car Loan: ☐ Other Scheme (specify)
Personal Unsecured Loan: ☐ Educational Loan: ☐

Purpose of Loan

Loan Amount: Repayment Period (Months): Personal Contributions (if applicable)

Guarantor/Co-Applicant:

Complete the Guarantor Form

Guarantor/Co-Applicant's Name:

B) Type of Security

(for secured loans and car loans only)

Charge on Property ☐ Pledge on Vehicle ☐ Cash Security ☐ Other Scheme (specify)
Fixed Deposit ☐ Savings Bond ☐ Treasury Bonds

C) Banking Details

Bank	Account Number	Type	Date Opened	Loan (Y/N)

Number of Loans outstanding: (at SCB and other Financial Institutions)

Name of Lender	Monthly Repayment	Outstanding Balance	Loan Status

Number of Loans guaranteed: (at SCB and other Financial Institutions)

Name of Guarantee	Loan Amount	Name of Financial Institution

Declaration by Applicant and Co-applicant

I/We hereby certify that the information contained in this application is correct, and that it provides a full and complete picture of my/our financial position.

You are hereby authorizing the bank, with the use of the Credit Information System (CIS*) to access any relevant information that the bank may so require about my/our financial conditions and account details to third parties. Your loan details will be published on the CIS database, however, The information will be kept confidential between CIS* and all the receiving banks.

Unless I/we are self-employed, I/we agree to sign your Salary Assignments and any other standard letters irrevocably instructing employers to pay my/our salaries directly to my/our account with you until such time as you may inform them otherwise.

I/We understand and accept that you will debit my/our account towards your Processing Fee/Lending Fee/Loan Documentation Charges and other related fees.

Applicant's Signature:

Date:

Co-Applicant's Signature:

Date:

FOR BANK USE ONLY

	Staff Member Name	Signature	Date
Form Fully Completed			
Salary Checked			
Required Documentation			

*CIS provides information to and from banks with regards to credit facilities granted to customers.