

Application for Home Loans

Form to be completed by individuals applying for a Home Loan.

Section 1

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: ☐
Income & Expenditure Statement (If self-employed): ☐

Construction/Repairs

Title Deed: ☐
Survey/Cadastral Plan: ☐
Location Plan: ☐
Planning Approval: ☐
Structural Drawing: ☐
Contractor's Quote (2): ☐
Contractor's License: ☐
QS Evaluation Report: ☐
Certificate of Search: ☐

Purchase of Property

Promise of Sale from Seller: ☐
Title Deed: ☐
Location Plan: ☐
House Drawing (If available): ☐
QS Evaluation Report: ☐
Certificate of Search: ☐

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/Expenses Details

Gross Salary

Net Salary

Other Source of Income

Total Income

Average Monthly Savings

Existing Loan Payments

Rent Payments

Household Expenses

Other Expenses

Total Expenses

Employer's Name:

Address:

Job Title:

No. of Years in present Employment:

If less than 3 years give details of previous employment:

Employer's Name:

Designation:

No. of Years:

D) 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

Section 3

A) Personal Details - Co-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 Accomodation: ☐ 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/Expenses Details

Gross Salary		Existing Loan Payments	
Net Salary		Rent Payments	
Other Source of Income		Household Expenses	
Total Income		Other Expenses	
Average Monthly Savings		Total Expenses	

Employer's Name:

Address:

Job Title:

No. of Years in present Employment:

D) 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

Section 4

A) Project Details/Purpose of Loan

Purchase a house/condominium ☐

House Extension/House Renovation/House Improvement ☐

Construction of a house ☐

Others (Specify):

Facility Amount:

Facility Currency:

Repayment Period:

Security Offered:

Personal Contribution:

B) Collateral Details

Property

Name of Owner:

Title Number: Location:

Estimated Market Value:
(As per QS Evaluation Report)

Date of Last Evaluation:

Is the security shared with other Bank(s) / Financial Institution(s):

Yes ☐ No ☐

If yes:

Bank/Financial Institution:

Type of Facility Securing:

Ranking of Charge: Amount Charged:

Section 5

A) Project Details

Please select A, B or C

A) Loan for Construction	
1. Area of land (Sq. meters)	
2. Proposed built-up area (Sq. meters)	
3. Purchase price of land (SCR)	
4. Cost of construction (SCR)	
5. Quantity surveyor's fee (SCR)	
6. Mortgage Protection Insurance (Optional)	
7. Property Insurance	
8. Legal fee	
9. Other costs (Provide details) (SCR)	
10. Total cost (SCR)	
11. Market value as per QS report	

B) Loan for Purchase of house/flat (Ready built)	
1. Age of existing structure (If known) (Years)	
2. Purchase Price (SCR)	
3. Cost of additional items (SCR)	
4. Total cost (SCR)	
5. Area of land (Sq. meters)	
6. Building area (Sq. meters)	
7. Market value (SCR)	
8. Land value (SCR)	
9. Structure value (SCR)	
10. Mortgage Protection Insurance (Optional)	
11. Property Insurance	
12. Legal fees	

C) Loan for Extension/Repairs/Renovation	
1. Age of existing structure (If known) (Years)	
2. Building area/built-up area (Sq. meters)	
3. Market value of existing structure (SCR)	
4. Details of proposed repair/extension	
5. Estimated cost of repairs/extension (Quotation from quantity/surveyor/contractor to be enclosed)	

Declaration by Applicant & 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 authorized, with use of the Credit Information System (CIS) - which provides information to and from Banks in regards to Credit Facilities granted to Customers, of which this information are kept Confidential between the CIS and all receiving Banks, - to access any relevant information that the Bank may so require about my/our financial conditions and account details to third parties.

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/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			