

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.

Guarantor for Retail Credit Facilities

Form to be used by individuals guaranteeing Credit Facilities.

A) Personal Details

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: ☐
Number of Children: Dependents: Non-Dependents:
Mobile/Home Number:
Work Number:

Residential Status

Owned: ☐ Rented: ☐ Company Accommodation: ☐ Living with Family: ☐
Others (Specify):
Number of Years at Address:

B) Employment Details

Income Details

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

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 Guarantor

I hereby certify that the information contained in this guarantor form is correct, and that it provides a full and complete picture of my 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 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 am self-employed, I agree to sign your Salary Assignments and any other standard letters irrevocably instructing employers to pay my salaries directly to my account with you until such time as you may inform them otherwise.

First Names: Surname:

I understand and accept that you will debit my account towards your Loan Repayment in the event that the borrower defaults from his /her monthly obligations with the Bank.

Guarantor's Signature:

Date:

FOR BANK USE ONLY

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