

Eligibility criteria

For The Applicant:

- Singapore Citizen or Permanent Resident
- Aged between 21 and 55 years (at end of loan tenure)
- Earning a minimum annual income of S\$30,000

Important information

Fees And Charges

- Processing Fee: 1% on the approved loan amount to be deducted upon disbursement of this loan.
- Cancellation fee: 1% of the approved loan amount or up to a maximum of \$200 (whichever is higher) shall be payable if the approved loan amount or any part thereof is cancelled.

If you wish to have a free credit report, you may obtain it within 30 calendar days from the date of approval or rejection of this application via the credit bureau website listed below. Alternatively, you may bring the approval or rejection letter and your NRIC to the following credit bureau's registered office to obtain a free credit report.

Credit Bureau (Singapore) Pte Ltd: www.creditbureau.com.sg

Documents required	
• Photocopy of NRIC (both sides) of the Applicant	
• Proof of Income: Salaried Employee: i) Latest Computerized Payslip OR ii) CPF Contribution Statement for past 12 months OR iii) Latest Income Tax Notice of Assessment (NOA) PLUS any of the above two income documents	
Variable Income /Commission Based Earner:	i) Latest 6 months Computerized Payslip OR ii) CPF Contribution Statement for past 12 months iii) Latest Income Tax Notice of Assessment (NOA)
Self-employed:	i) Income Tax Notices of Assessment (NOA) for past 2 years
To retrieve your Notice of Assessment, login to https://mytax.iras.gov.sg using your SingPass	

Note: The Bank may at its sole discretion request for additional documents. Applications not accompanied by required documents or with incomplete information will cause a delay in processing. Release of loan (less the processing fee) is by way of crediting your RHB deposit account maintained with the Bank. Loan is to be released within 3 months from the Approval Letter date upon receipt of the Disbursement Authorisation Form and all documents required as set out in the Approval Letter.

Furnishing Loan Application Form

Applicant's Personal Particulars

Name (as in NRIC) (please underline surname) ☐ Dr ☐ Mr ☐ Ms ☐ Mrs ☐ Mdm

NRIC/Passport no.

Date of birth Gender ☐ Male ☐ Female

Nationality ☐ Singaporean ☐ Permanent resident (For permanent resident, please specify the country of birth in the box below)

No. of dependants

Marital status ☐ Single ☐ Married ☐ Divorced ☐ Widowed

Highest education obtained ☐ Higher degree/Professional qualification ☐ Degree ☐ Diploma ☐ 'A' level

☐ Other

Address (as in NRIC)

Address (continued)

Country

Postal code

No. of years in residence

Mailing address (within singapore if different from before)

Mailing address (continued)

Country

Postal code

Ownership type ☐ Mortgaged ☐ Self-owned ☐ Parents'/Relatives' ☐ Employer's ☐ Rented

Residential type ☐ HDB ☐ Condo/Apt ☐ Semi-detached ☐ Other

Contact numbers (Please provide at least 2)

Home			
Office			
Mobile			
	Country code	Area code foreign numbers	Contact number

Email

Applicant's Employment Details

Name of current employer

Industry type

Occupation

Job status ☐ Salaried ☐ Self-employed ☐ Other

Monthly income S\$

Other income S\$

Length of service years

months

Address of employer (if <2 years in current employment)

Country

Postal code

Furnishing Loan Application Form

Name of previous employer

Length of previous service

Applicant's Financial Commitments

Banking credit facility (inclusive of RHB Bank accounts, if any)

Loan type	Bank	Approved credit limit	Outstanding balance	Monthly repayment
Home loan(s)		S\$	S\$	S\$
Car loan(s)		S\$	S\$	S\$
Credit card(s)		S\$	S\$	S\$
Line(s) of credit		S\$	S\$	S\$
Personal loan(s)		S\$	S\$	S\$

Purpose of personal loan(s)

Mortgage monthly repayment (cash) S\$

Financial request

Loan Amount Required S\$

Address of Property to be Furnished

Country

Note: The approved loan amount and/or repayment period may differ from your request.

Furnishing loan servicing account - authorisation to debit account for monthly instalments

- ☐ I will open a new RHB Bank savings/current account and authorise the monthly instalments, interest, costs, charges fees and all other monies due and payable in connection with the furnishing loan to be debited from my RHB Bank account.

Fill in the following if you would like to use your existing RHB Bank Account.

Authorised signature(s)

Furnishing Loan Application Form

Referral

Name of referral (as in NRIC)

Company Name (as per ACRA)

Contact no.

+

Country code

-

Area code

foreign numbers

Contact number

I hereby authorise and consent the referral to submit my Furnishing Loan Application Form to the Bank and shall indemnify the Bank against any losses/claims arising from the Bank processing the Furnishing Loan Application Form.

For Official Use Only

☐ Individual ☐ Company

Declaration & authorisation by applicant

I hereby declare and confirm the following:

1. I am not a bankrupt and no statutory demand has been served on me.
2. All information contained herein and the documents submitted are true, correct and complete and I have not withheld any information that may prejudice my application. I undertake to notify the Bank immediately of any change in such information.
3. I hereby authorise and consent to the Bank, its appointed agents or representatives to verify, extract, collect, process, disclose or use any information in relation to this application from any source in Singapore or elsewhere without reference to me including but not limited to conducting checks with credit bureaus or credit reporting agencies, financial institutions, credit/charge card issuers, government agencies, existing/former employ employers; and the extraction of credit intelligence reports or searches. For the avoidance of doubt, this authority granted to the Bank shall continue so long as I enjoy any credit/banking facilities offered under this application.
4. I will provide any additional information and supporting documents from time to time as required by the Bank.
5. I acknowledge that the approval of this application is at the Bank's sole discretion and that the Bank may decline this application or specify a lower quantum of loan than that specified in this application without giving any reason whatsoever.
6. I agree to be bound by the RHB Bank Renovation Loan and Furnishing Loan Terms and Conditions (a copy of which is available at any of the RHB Bank Branches in Singapore or at the website www.rhbbank.com.sg) and that the said Terms and Conditions, the approval letter and this application form constitute the whole agreement between us in relation to the Furnishing Loan.
7. I agree to the collection, use and disclosure of the information provided herein and any other information provided to or obtained by the Bank from time to time for the purposes as set out in the Bank's Terms and Conditions Governing Accounts and the respective products.
8. I agree that the Bank may at its own discretion send by ordinary mail or such other means any approval letter, cheque(s) issued in disbursement of the loan, and all other documents to my mailing address stated herein or to any of my address on the Bank's records at my sole risk.
9. No member of my family is in the employment of the RHB Banking Group. Please indicate the name(s) and relationship if otherwise:
10. I am transacting for my own account and not on behalf of any other person or entity.
11. I agree to submit these Furnishing Loan Application Form and Furnishing Loan Disbursement Authorisation Form to the Bank by fax/email/internet or through other electronic means, and I agree not to hold the Bank responsible for any loss or damages that may be suffered or incurred by me as a result of the Bank acting on these Furnishing Loan Application Form and Furnishing Loan Disbursement Authorisation Form. In addition, I agree to keep the Bank indemnified at all times against and from all actions, proceedings, claims, loss, damage, costs and expenses which may be brought against the Bank or suffered or incurred by the Bank arising either directly or indirectly out of or in connection with the Bank acting and accepting these Furnishing Loan Application Form and Furnishing Loan Disbursement Authorisation Form via fax/email/internet or any other electronic means.

Furnishing Loan Application Form

12. Note:

The following applies to Malaysian resident. It is recommended that the applicant(s) check with Bank Negara Malaysia (BNM) on the Foreign Exchange Notices' stipulated amount or applicant(s) to seek own legal advice on BNM's Foreign Exchange Notices.

I/We have read, fully understand and I/we hereby represent, warrant and confirm to the Bank ("Lender") that the aggregate amount of my/our borrowing and/or any financial guarantee(s) inclusive of the proposed loan that I am/we are applying herein in currencies other than Ringgit Malaysia do not exceed the aggregate limit or amount stipulated by BNM's Foreign Exchange Notices and I/we confirm that no prior written approval from BNM is required. In the event my/our borrowing and/or any financial guarantee(s) in currencies other than Ringgit Malaysia exceeds the Foreign Exchange Notices' stipulated amount/aggregate limit by BNM, I/we undertake to notify the Bank and provide the Bank with the relevant BNM's approval within seven (7) days from the date of application to BNM."

I further agree that my signature on this application form will be used by the Bank as my specimen signature for verification against all my future transactions with the Bank including the signing of cheques issued under my RHB Current Account.

Signature Of Applicant

Signature

Date DD MM 20YY

Note: Your signature on this page will be used to verify against all your future transactions with RHB Bank in relation to the operation of the RHB Current Account

For Branch Use

Current account number