

FURNISHING LOAN APPLICATION FORM

ELIGIBILITY CRITERIA

For the Applicant:

- Singapore Citizen or Permanent Resident
- Aged between 21 and 55 years
- Earning a minimum annual income of S\$30,000
- RHB Renovation Loan applicant

For the Guarantor (where applicable):

- Singapore Citizen or Permanent Resident
- Aged 21 and above
- Gainfully employed

IMPORTANT INFORMATION

Fees and Charges

- Processing Fee: 1% on the approved loan amount to be deducted upon release of this loan.

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		Applicant	Guarantor (where applicable)
Please tick the documents that you will be submitting:			
• Photocopy of NRIC (both sides) of the Applicant and Guarantor (where applicable)			
• Proof of Income:			
Salaried Employee:	i) Latest Computerized Payslip OR	<input type="checkbox"/>	<input type="checkbox"/>
	ii) CPF Contribution Statement for past 12 months OR	<input type="checkbox"/>	<input type="checkbox"/>
	iii) Latest Income Tax Notice of Assessment (NOA) PLUS any of the above two income documents	<input type="checkbox"/>	<input type="checkbox"/>
Variable Income/Commission Based Earner:	i) Latest 6 months Computerized Payslip OR	<input type="checkbox"/>	<input type="checkbox"/>
	ii) CPF Contribution Statement for past 12 months	<input type="checkbox"/>	<input type="checkbox"/>
	iii) Latest Income Tax Notice of Assessment (NOA)	<input type="checkbox"/>	<input type="checkbox"/>
Self-employed:	i) Income Tax Notices of Assessment (NOA) for past 2 years	<input type="checkbox"/>	<input type="checkbox"/>
For free Notice of Assessment, log on and print from https://mytax.iras.gov.sg using your SingPass or IRAS PIN			

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.

FINANCIAL REQUEST

Loan Amount Required: S\$ Loan Tenure 1 year 2 years 3 years 4 years 5 years

Address of Property to be Furnished: Postal Code

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

APPLICANT'S PERSONAL PARTICULARS

Mr Mrs Mdm Ms Dr

Name (as in NRIC) (Please underline surname)

NRIC / Passport* No. Date of Birth Gender: Male Female

(d d m m y y)

Nationality Singaporean Permanent Resident, pls specify Nationality No. of Dependents

Marital Status Single Married Divorced Widowed

Highest Education Obtained Higher Degree / Professional Qualification Degree Diploma 'A' Level Others (Pls specify)

Address (as in NRIC) Postal Code No of Years in Residence

Mailing Address (within Singapore) (if different from above) Postal Code

Ownership Type Mortgaged / Loans Self-Owned Parents' / Relatives' Employer's Rented, Rental S\$

Residential Type HDB Condo/Apt Semi-Detached Others, pls specify

Contact No. (Please provide at least 2) Home Mobile Office Extn

Email Address

APPLICANT'S EMPLOYMENT DETAILS

Name of Current Employer

Industry Type Occupation

Job Status Salaried Self-Employed Commission-Earner Others (Pls specify)

Monthly Income S\$ Other Income S\$

Length of Service years months

Address of Employer

Name of Previous Employer (if <2 years in current employment) Length of Previous Service years months

GUARANTOR'S PERSONAL PARTICULARS (where applicable)

Mr Mrs Mdm Ms Dr Relationship with Main Applicant: _____

Name (as in NRIC)
(Please underline surname) _____

NRIC / Passport* No. _____ Date of Birth

(d	d	m	m	y	y)

 Gender: Male Female

Nationality Singaporean Permanent Resident, pls specify Nationality _____ No. of Dependants

Marital Status Single Married Divorced Widowed

Highest Education Obtained Higher Degree / Professional Qualification Degree Diploma 'A' Level Others (Pls specify) _____

Address (as in NRIC) _____ Postal Code No of Years in Residence

Ownership Type Mortgaged / Loans Self-Owned Parents' / Relatives' Employer's Rented, Rental S\$ _____

Residential Type HDB Condo/Apt Semi-Detached Others, pls specify _____

Contact No. (Please provide at least 2) Home Mobile Office Extn

Email Address

GUARANTOR'S EMPLOYMENT DETAILS (where applicable)

Name of Current Employer _____

Industry Type _____ Occupation _____

Job Status Salaried Self-Employed Commission-Earner Others (Pls specify) _____

Monthly Income S\$ Other Income S\$

Length of Service years months

Address of Employer _____

Name of Previous Employer (if <2 years in current employment) _____ Length of Previous Service years months

FURNISHING LOAN SERVICING ACCOUNT - AUTHORISATION TO DEBIT ACCOUNT FOR MONTHLY INSTALMENTS

Please tick accordingly:

For existing RHB Bank Current/Savings Account* Customer
I 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 single RHB Bank Account No: _____

Authorised Signature

For non-RHB Bank Customer
The Bank will open a new RHB Bank Current Account (with cheques facility) in the name of the Applicant which will be used to debit all monthly instalments, interests, fees, costs, charges and all other monies due and payable in connection with the Furnishing Loan.

I hereby authorise and confirm my agreement to the Bank opening a RHB Current Account for me upon the approval of my RHB Furnishing Loan application and agree to be bound by the RHB Terms and Conditions Governing Accounts for the operation of the RHB Current Account.

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)	<input style="width: 100%;" type="text"/>	S\$ <input style="width: 80px;" type="text"/>	<input style="width: 80px;" type="text"/>	<input style="width: 80px;" type="text"/>
Car Loan(s)	<input style="width: 100%;" type="text"/>	S\$ <input style="width: 80px;" type="text"/>	<input style="width: 80px;" type="text"/>	<input style="width: 80px;" type="text"/>
Credit Card(s)	<input style="width: 100%;" type="text"/>	S\$ <input style="width: 80px;" type="text"/>	<input style="width: 80px;" type="text"/>	<input style="width: 80px;" type="text"/>
Line(s) of Credit	<input style="width: 100%;" type="text"/>	S\$ <input style="width: 80px;" type="text"/>	<input style="width: 80px;" type="text"/>	<input style="width: 80px;" type="text"/>
Personal Loan(s)	<input style="width: 100%;" type="text"/>	S\$ <input style="width: 80px;" type="text"/>	<input style="width: 80px;" type="text"/>	<input style="width: 80px;" type="text"/>

Purpose of Personal Loan(s) _____

Mortgage Monthly Repayment (cash) _____ Mortgage Monthly Repayment (CPF) _____

GUARANTOR'S FINANCIAL COMMITMENTS (where applicable)

Banking Credit Facility (inclusive of RHB Bank accounts, if any)

Loan Type	Bank	Approved Credit Limit	Outstanding Balance	Monthly Repayment
Home Loan(s)	<input style="width: 100%;" type="text"/>	S\$ <input style="width: 80px;" type="text"/>	<input style="width: 80px;" type="text"/>	<input style="width: 80px;" type="text"/>
Car Loan(s)	<input style="width: 100%;" type="text"/>	S\$ <input style="width: 80px;" type="text"/>	<input style="width: 80px;" type="text"/>	<input style="width: 80px;" type="text"/>
Credit Card(s)	<input style="width: 100%;" type="text"/>	S\$ <input style="width: 80px;" type="text"/>	<input style="width: 80px;" type="text"/>	<input style="width: 80px;" type="text"/>
Line(s) of Credit	<input style="width: 100%;" type="text"/>	S\$ <input style="width: 80px;" type="text"/>	<input style="width: 80px;" type="text"/>	<input style="width: 80px;" type="text"/>
Personal Loan(s)	<input style="width: 100%;" type="text"/>	S\$ <input style="width: 80px;" type="text"/>	<input style="width: 80px;" type="text"/>	<input style="width: 80px;" type="text"/>

Purpose of Personal Loan(s) _____

Mortgage Monthly Repayment (cash) _____ Mortgage Monthly Repayment (CPF) _____

HOW DID YOU GET TO KNOW ABOUT OUR FURNISHING LOAN

Branch Newspaper Magazine Internet Friends Roadshow Intermediary

Name of Referral (as in NRIC) : _____

NRIC No. : _____ Contact No. : _____

Company : _____

I/We confirm that I/we have obtained the consent of the abovementioned individual to provide his/her personal information.

FOR OFFICIAL USE ONLY

Individual

Company

UNITED STATES OF AMERICA FOREIGN ACCOUNT TAX COMPLIANCE ACT (FATCA) DECLARATION

Questionnaire on U.S. Indicia

Do you possess any of the following U.S. indicia? Please select accordingly:

1. U.S. citizen / tax resident? (U.S. passport / green card holder, U.S. taxpayer, etc)	<input type="checkbox"/> Yes	<input type="checkbox"/> No
2. U.S. place of birth?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
3. U.S. address (residence / mailing / P.O Box)?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
4. U.S. telephone number?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
5. Standing instructions to pay amounts from this account to an account maintained in the U.S.?	<input type="checkbox"/> Yes	<input type="checkbox"/> No

NOTE:

a) If answer to Q1 is Yes, please complete and provide Form W-9

b) If any answers from Q2 to Q5 is Yes, please complete and provide Form W-8BEN

I hereby confirm I understand the FATCA requirements. I hereby declare that I am:

(Please tick one box only)

Non-U.S. Individual with no U.S. indicia

Non-U.S. Individual with U.S. Indicia
(provide Form W-8BEN)

U.S. Individual
(provide Form W-9)

If there is any update to the account information / FATCA status, I hereby agree to notify and furnish RHB with the relevant documentary evidence within 30 days of such change. I consent to and authorize RHB to perform any of the following, if applicable:

1. Withhold any applicable payments in the account
2. Report or disclose all relevant information relating to or arising from the account
3. Terminate (with prior notice) my/our contractual relationship(s) with RHB

NOTE: You may refer to the FAQs on the FATCA requirements that is available at www.rhbbank.com.sg

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 authorise you or your representative to verify information relating to this application from any source without reference to me.
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 Capital Berhad 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 may submit the Furnishing Loan Disbursement Authorisation Form to the Bank by fax or email and agree and accept the possible risks involved in connection with the giving of any fax or email instruction.
12. I shall indemnify the Bank and 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 accepting fax or email instructions from or purportedly from me.
13. **DEATH, INSANITY, BANKRUPTCY OR ANY DISABILITY OF GUARANTOR**
I undertake to notify the Bank immediately of the death, insanity, bankruptcy or any disability of the guarantor ("Guarantor") during the period before full repayment of the Loan and interest thereon. In such an event, I further undertake to provide the Bank with a replacement Guarantor within 1 month from the date of the notice to the Bank.
Important: If your application is approved, the Bank will issue you an Approval Letter with a Furnishing Loan Disbursement Authorisation Form.

Please note that the Furnishing Loan is available for drawdown within 3 months from the date of the Approval Letter.

I would like to receive from time to time information, updates, special offers and or promotions in relation to products and or services provided by or through RHB Bank Berhad, Singapore (RHB), through: (Please tick accordingly)

Main Applicant: Voice call SMS/MMS

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.

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

Signature of Applicant & Date:

FOR BRANCH USE: Current Account Number :

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DECLARATION & AUTHORISATION BY GUARANTOR (where applicable)

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 authorise you or your representative to verify information relating to this application from any source without reference to me.
4. I will provide any additional information and supporting documents from time to time as required by the Bank.
5. I agree to sign a Guarantee document in such form and on such terms as the Bank requires if this application is approved.
6. I hereby expressly and irrevocably permit and authorise the Bank and the Bank's officers to collect, use, disclose, reveal and divulge any and all information and particulars relating to and in connection with me, any and all of my accounts with the Bank (whether alone/jointly), any transactions or dealings between me and the Bank, my credit standing and financial position, this application and/or any facilities granted to me by the Bank and/or the guarantee to any person at any time and from time to time, including, but not limited to RHB Bank, any person who is jointly and severally liable or indebted to the Bank with me and/or the Borrower, any of the Bank's subsidiaries, branches, agents, correspondents, agencies or representative offices, any governmental agencies and authorities in Singapore and elsewhere, any person to whom such disclosure is permitted or required by any statutory provision or by law, any credit bureau of which the Bank is member, any other member(s) and/or compliance committee of such credit bureau and/or any of the Bank's potential assignees or transferees provided that such disclosure is necessary in connection with this Furnishing Loan or is required or authorised under any written law.

I would like to receive from time to time information, updates, special offers and or promotions in relation to products and or services provided by or through RHB Bank Berhad, Singapore (RHB), through: *(Please tick accordingly)*

Guarantor*: Voice call SMS/MMS

Signature of Guarantor & Date:

For Bank Use						
		Applicant			Guarantor	
Employer Industry Code						
Occupation Code						
Monthly Income						
Annual Income						
		DIRECT			INDIRECT	
Received Via:		<input type="checkbox"/> Walk-In <input type="checkbox"/> Cross-sell			<input type="checkbox"/> Mail <input type="checkbox"/> Fax <input type="checkbox"/> Email	
KYC Done:		<input type="checkbox"/> Verify IC			<input type="checkbox"/> Verification Form Completed	
Signature Verified:		<input type="checkbox"/> Yes				
Submitted Date _____		Name of Sales Officer _____			Temporary Credit (Yes/No): S\$ _____	
Credit Limit (\$'000)	Tenure	Monthly Repayment (\$\$)	Interest Rate (%)	DSR (%)	ADSR (%)	
Group Limit S\$:		Secured S\$:		Unsecured S\$:		
Deviations: (Yes/No)						
Comments :				Comments :		
Recommended By: _____ Name / Title / Date				Approved/Rejected By: _____ Name / Title / Date		

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**BUSINESS REPLY SERVICE
PERMIT NO. 07238**



RHB BANK BERHAD
Consumer Banking Department
RHB Furnishing Loan
90 Cecil Street
#14-03 RHB Bank Building
Singapore 069531

Postage will be
paid by
addressee. For
posting in
Singapore only.

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