

## Eligibility Criteria

### For The Main Applicant:

- Singapore Citizen or Permanent Resident
- Aged between 21 to 55 years
- Minimum annual income of S\$30,000.

### For The Joint Applicant: (where applicable)

- Singapore Citizen or Permanent Resident
- Aged between 21 to 55 years
- Joint Applicant must be a spouse, sibling, parent, or child of the Main Applicant
- Joint Applicant must earn a minimum income of S\$30,000.

### For The Guarantor: (where applicable)

- Singapore Citizen or Permanent Resident
- Aged between 21 to 70 years
- Minimum annual income of \$30,000.

Note: Either the Main or Joint Applicant must be the owner of the property to be renovated.

## 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.
- Loan Disbursement Request is subject to applicable fees and charges as stated under the Financial Request section.
- Disbursement of the approved loan amount (less the processing fee) is by way of Cashier's Order(s) addressed to your contractor(s).

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 from Credit Bureau (Singapore) Pte Ltd: [www.creditbureau.com.sg](http://www.creditbureau.com.sg)

Main applicant's initial	Joint applicant/ Guarantor's initial
Sign here	Sign here

# Renovation Loan Application Form

## Main 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)

Please specify country of birth  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 above)

Mailing address (continued)

Country

Postal code

Note: For joint applicants, the above address shall be used for all correspondences between the bank and the applicants subject to the bank's renovation loan terms and conditions.

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

Contact number

foreign numbers

Email

Main applicant's initial

Joint applicant/  
Guarantor's initial

Sign here

Sign here

# Renovation Loan Application Form

## Main Applicant's Employment Details

Name of current employer	
Industry type	
Occupation	
Job status	<input type="checkbox"/> Salaried <input type="checkbox"/> Self-employed <input type="checkbox"/> Other <input type="text" value="Please specify"/>
Monthly income	S\$ <input type="text"/>
Other income	S\$ <input type="text"/>
Length of service	<input type="text"/> years <input type="text"/> months
Name of previous employer	
Address of employer (if <2 years in current employment)	
<input type="text"/>	
Country	Postal code
Length of previous service	<input type="text"/> years <input type="text"/> months

## Main 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\$ <input type="text"/>	Mortgage monthly repayment (CPF)	S\$ <input type="text"/>
-----------------------------------	--------------------------	----------------------------------	--------------------------

Main applicant's initial	Joint applicant/ Guarantor's initial
Sign here	Sign here



# Renovation Loan Application Form

## Joint Applicant's Employment Details (where applicable)

Name of current employer

Industry type

Occupation

Job status  Salaried  Self-employed  Other  Please specify

Monthly income S\$  Other income S\$

Length of service  years  months

Name of previous employer

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

Country  Postal code

Length of previous service  years  months

## Joint Applicant'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)		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\$  Mortgage monthly repayment (CPF) S\$

Main applicant's initial	Joint applicant/ Guarantor's initial
Sign here	Sign here



# Renovation Loan Application Form

## Guarantor's Employment Details (where applicable)

Name of current employer	
Industry type	
Occupation	
Job status	<input type="checkbox"/> Salaried <input type="checkbox"/> Self-employed <input type="checkbox"/> Other <input type="text" value="Please specify"/>
Monthly income	S\$ <input type="text"/>
Other income	S\$ <input type="text"/>
Length of service	<input type="text"/> years <input type="text"/> months
Name of previous employer	
Address of employer (if <2 years in current employment)	
<input type="text"/>	
Country	Postal code
Length of previous service	<input type="text"/> years <input type="text"/> months

## 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)		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\$ <input type="text"/>	Mortgage monthly repayment (CPF)	S\$ <input type="text"/>
-----------------------------------	--------------------------	----------------------------------	--------------------------

Main applicant's initial	Joint applicant/ Guarantor's initial
Sign here	Sign here

# Renovation Loan Application Form

## Financial Request

Company name of contractor(s)

Name of 1st contractor
Name of 2nd contractor (if applicable)
Name of 3rd contractor (if applicable)

Loan amount required (minimum S\$10,000, maximum S\$30,000)

S\$  Loan tenure  1 year  2 years  3 years  4 years  5 years

Name of property owner(s)

Type of rate package  Monthly rest  Flat rate

Address of property to be renovated

<input type="text"/>	
Address of Property (continued)	Postal code

Ownership type  Mortgaged  Self-owned  Parents'/Relatives'  No. of years in residence

Residential type  HDB  Condo/Apt  Semi-detached  Other  Please specify

## Loan disbursement request

Cashier's order(s)	Cashier's order amount	Name of contractor(s)
1st	S\$	
2nd (if applicable)	S\$	
3rd (if applicable)	S\$	
4th (if applicable)	S\$	
5th (if applicable)	S\$	

Please note:

- 1) The approved loan amount will be deemed as disbursed upon issuance of cashier's order(s).
- 2) The 1st cashier's order is free, a fee of S\$10 is payable for each subsequent cashier's order(s).
- 3) The total sum of the cashier's order(s) requested must add up to the loan amount required.
- 4) If the loan disbursement request table is incomplete, unclear, inaccurate or ambiguous, the bank will issue the cashier's order in such amount and number as the bank deems appropriate.
- 5) Approved loan amount means the renovation loan amount approved by the bank as per the bank's approval letter.

Main applicant's initial	Joint applicant/ Guarantor's initial
Sign here	Sign here





# Renovation Loan Application Form

## Declaration and Authorisation By Applicant / Joint Applicant

- I/We hereby declare and confirm the following:
1. All information contained herein and the documents submitted are true, correct and complete and I/we have not withheld any information that may prejudice my/our application. I/We undertake to notify the Bank immediately of any change in such information.
  2. I/We will provide any additional information and supporting documents from time to time as required by the Bank.
  3. I/We authorise the Bank or its representative to verify information relating to this application from any source without reference to me/us, including conducting checks with credit bureau, financial institutions and credit/charge card issuers, government bodies and existing/former employers.
  4. That the Bank has absolute discretion to accept or decline this application and or specify a lower quantum of loan than that applied for by me/us or decide on the repayment period without giving any reason whatsoever.
  5. My/Our contract with the contractor is genuine and at arm's length and I/we have no relationship with the contractor whatsoever, neither do I/we have any interest in the contractor's business.
  6. I/We agree I/we shall upon request grant access to the Bank and its authorised officers/representatives/agents to inspect the property to be renovated.
  7. That this application is subjected to the bank's Renovation Loan Terms and Condition and that I/We agree that the said Terms and Conditions, the approval letter and this application form constitute the whole agreement between me/us in relation to the Renovation Loan.
  8. I/We agree to the terms stated in the Bank's Privacy Notice.
  9. I/We agree for the Bank to send the approval letter, cashier order(s), and all other documents through ordinary mail, email, or such other means as determined by the bank to the mailing address or email address of the main applicant at my/our sole risk.
  10. I/We am/are transacting for my/our own account and not on behalf of any other person or entity.
  11. Where there is more than one applicant, each of us acknowledge that all declarations, authorisations and representations in this application shall be deemed to be made by and apply to and be binding on all of us jointly and severally.
  12. I/We agree to submit this Renovation Loan Application Form to the Bank by fax/email/internet or through other electronic means, and I/we agree not to hold the bank responsible for any loss or damages that may be suffered or incurred by me/us as a result of the bank acting on this Renovation Loan Application. In addition, I/we 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 this application form via fax/email/internet or any other electronic means.
  13. **DEATH, INSANITY, BANKRUPTCY OR ANY DISABILITY OF GUARANTOR**  
I/We 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/we further undertake to provide the Bank with a replacement Guarantor within 1 month from the date of the notice to the Bank.

Main applicant's initial	Joint applicant/ Guarantor's initial
Sign here	Sign here

# Renovation Loan Application Form

## Declaration and 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 this 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 including conducting checks with credit bureau, financial institutions and credit/charge card issuers, government bodies and existing/former employers.
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/We confirm that I/we have read and understood and hereby 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 set out in the bank's Privacy Notice and the Terms and Conditions of the respective products/services.

I/We wish 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 Banking Group, through: (Please tick accordingly)

**Main Applicant**  Voice Call  SMS/MMS      **Joint Applicant**  Voice Call  SMS/MMS      **Guarantor**  Voice Call  SMS/MMS

To tick if form was submitted through an agent.

I/We hereby authorise and consent

to submit my/our Renovation Loan Application Form to the Bank and shall indemnify the Bank against any losses/claims arising from the Bank processing the Renovation Loan Application Form.

## Signature Of Main Applicant

Signature

Date   2

## Signature Of Joint Applicant

Signature

Date   2

## Signature Of Guarantor

Signature

Date   2

Main applicant's initial	Joint applicant/ Guarantor's initial
Sign here	Sign here

# Renovation Loan Application Form

## Bank Use Only

Application no.  Campaign code   
 Branch code  RM code

### For branch use:

Current account number

	Main applicant	Joint 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             Temporary credit  Yes  No S\$

Name of sales officer

Credit limit (\$'000)	Tenure	Monthly repayment	Interest rate	DSR	ADSR
S\$ <input type="text"/>		S\$ <input type="text"/>	% <input type="text"/>	% <input type="text"/>	% <input type="text"/>

Group limit S\$  Secured S\$  Unsecured S\$

Deviations  Yes  No

**Comments**

---

**Recommended By**

Name

Title

Date

**Comments**

---

**Approved/Rejected By**

Name

Title

Date

# Renovation Loan Application Form

Documents required (Please tick the documents that you will be submitting)	Main applicant	Joint applicant (where applicable)	Guarantor (where applicable)
Copy of contractor's quotation/Invoice duly signed by applicant(s) and contractor(s).	<input type="checkbox"/>	<input type="checkbox"/>	
Photocopy of NRIC (both sides) of applicant(s) and guarantor (where applicable).	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Proof of income: <b>Salaried employee:</b> 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	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
<b>Variable Income/Commission based earner:</b> i) Latest 6 months computerized payslip or ii) CPF contribution statement for past 12 months or iii) Latest income tax notice of assessment (NOA)	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
<b>Self-employed:</b> Income tax notices of assessment (NOA) for past 2 years For free notice of assessment, log on and print from <a href="https://mytax.iras.gov.sg">https://mytax.iras.gov.sg</a> using your SingPass or IRAS PIN	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Proof of ownership on property to be renovated e.g. HDB letter of approval/Flat information, CPF property withdrawal statement, property tax bill, sales and purchase agreement, etc. For HDB flat information, log on and print from <a href="http://www.hdb.gov.sg">www.hdb.gov.sg</a> using your SingPass	<input type="checkbox"/>	<input type="checkbox"/>	
For joint application: Document proof of relationship e.g. copy of marriage or birth certificates	<input type="checkbox"/>	<input type="checkbox"/>	

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.

Main applicant's initial	Joint applicant/ Guarantor's initial
Sign here	Sign here