

Campaign

Eligibility criteria

For the Main Applicant[^]:

- Singapore Citizen or Permanent Resident
- Age between 21 and 62 years (as at end of loan tenure)
- Earning a minimum annual income of S\$30,000.

For the Joint Applicant[^]: (where applicable)

- Singapore Citizen or Permanent Resident
- Age between 21 and 62 years (as at end of loan tenure)
- Joint applicant must earn a minimum income of S\$12,000 for the income to be computed as part of the loan quantum
- Joint applicant must be a parent/child, sibling or spouse of the Main Applicant.

For the Guarantor: (where applicable)

- Singapore Citizen or Permanent Resident
- Age between 21 and 62 years (as at end of loan tenure)
- Gainfully employed, earning a minimum annual income of S\$30,000.

Fees and Charges

- | | |
|----------------------------|--|
| (a) Processing Fee | 2% of the approved loan amount |
| (b) Disbursement Fee | Free cashiers' orders for disbursement to local education institutions
Various charges will be levied for demand drafts / telegraphic transfers to foreign education institutions |
| (c) Late Payment Fee | 5% above Prime Lending Rate (currently at 5.70%) on any overdue instalment |
| (d) Cancellation Fee | 1% on the undrawn loan amount |
| (e) Full Repayment Fee | 1% on the outstanding loan amount |
| (f) Partial Prepayment Fee | 1% on the prepaid amount. |

Documents required

- | | |
|--|--|
| (a) Completed application form | |
| (b) Photocopy of Applicant(s)/Guarantor(s)' NRIC (front & back) | |
| (c) Proof of Relationship | Parent/Child/Sibling – Photocopy of Birth Certificate
Spouse – Photocopy of Marriage Certificate |
| (d) Proof of Income | Salaried Employee – Latest computerised payslip and latest Income Tax Notice of Assessment (NOA*)
– Latest computerised payslip and latest 12 months CPF Contribution Statement
Variable Income/Commission Based Earner – CPF Contribution Statement for past 12 months OR
– Latest Income Tax Notice of Assessment (NOA*)
Self-employed – Latest Income Tax Notice of Assessment |
| (e) Original or certified true copy of Letter of Acceptance from education institute stating type and duration of course | |
| (f) Invoice or course fee schedule. | |

NOTE: All other documents may be requested by the Bank at its sole discretion.

[^] Either the Main or Joint Applicant must be the student of the course of study.

* For free Notice of Assessment, log on and print from www.mytax.iras.gov.sg using your SingPass or IRAS PIN.

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

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

My Financial Request

Name of Institution

Length of course

Starting on Ending on

Type of Course Full-time Part-time Course Fees

Loan Amount Required Loan Tenure (max 120 months) Months

Loan Amount	Loan Tenure available
S\$3,000 to < S\$5,000	12 months
S\$5,000 to S\$15,000	12 to 60 months
> S\$15,000	12 to 120 months

Type of Repayment Option Standard Repayment Graduated Repayment

Study Loan Facility (Optional)

Yes, I wish to apply for Study Loan and I am earning a gross annual income of minimum S\$30,000.

Loan Amount Required Loan Tenure (max 120 months) Months

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

Main Applicant's personal particulars

Name (as in NRIC/Passport) (Please underline surname) Dr Mr Miss Mrs Mdm

NRIC/Passport No.

Date of Birth Gender Male Female

Nationality Singaporean Permanent Resident (Please specify Nationality in the box below)

<input type="text"/>	<input type="text"/>
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Marital Status Single Married Divorced Widowed

Highest Education Obtained Higher Degree/Professional Qualification Degree Diploma 'A' Level

Others

Address^ (as in NRIC)

Address (continued)

<input type="text"/>	<input type="text"/>	<input type="text"/>
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Mailing address^ (within Singapore) (if different from above)

Mailing address (continued)

<input type="text"/>	<input type="text"/>
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Ownership Type Mortgaged Self-Owned Parents'/Relatives' Employer's Rented

Other

Residential Type HDB Condo/Apt Semi-Detached Others

Contact Numbers (Please provide at least 2 numbers)

Home	<input type="text"/>	<input type="text"/>	<input type="text"/>
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Office	<input type="text"/>	<input type="text"/>	<input type="text"/>
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Mobile	<input type="text"/>	<input type="text"/>	<input type="text"/>
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Country Code

Area Code

foreign numbers

Contact Number

^ In the case of joint applicants, this address shall be used for all correspondences between RHB Bank and applicants, subject to RHB Bank's Standard Terms And Conditions Related To Credit Facilities Granted to Individuals.

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

Main Applicant's employment details

Name of Current Employer

Industry Type

Occupation

Job Status Salaried Self-Employed Sales/Commission-earner Other

Salary Per Month S\$ Length of Service years months

Office Address

Country Postal Code

Office No.

Name of Previous Employer (if less than 3 years with current employer)

Length of Previous Service years 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 Mortgage(s)		S\$	S\$	S\$
Car Loan(s)		S\$	S\$	S\$
Credit Card(s)		S\$	S\$	S\$
Line(s) of Credit		S\$	S\$	S\$
Other Loan(s)		S\$	S\$	S\$

Mortgage Monthly Repayment (cash) S\$ Mortgage Monthly Repayment (CPF) S\$

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

Joint Applicant's personal particulars (if applicable)

Name (as in NRIC/Passport) (Please underline surname) Dr Mr Miss Mrs Mdm

Relationship with Main Applicant Spouse Sibling Parent/Child

NRIC/Passport No.

Date of Birth Gender Male Female

Nationality Singaporean Permanent Resident (Please specify Nationality in the box below)

Please specify Nationality

No. of Dependants

Marital Status Single Married Divorced Widowed

Highest Education Obtained Higher Degree/Professional Qualification Degree Diploma 'A' Level

Others

Address (as in NRIC)

Address (continued)

Country

Postal Code

No. of years in Residence

Ownership Type Mortgaged Self-Owned Parents'/Relatives' Employer's Rented

Other

Residential Type HDB Condo/Apt Semi-Detached Others

Contact Numbers (Please provide at least 2 numbers)

Home

Office

Mobile

Country Code

Area Code
foreign numbers

Contact Number

Email

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

Joint Applicant's employment details (if applicable)

Name of Current Employer

Industry Type

Occupation

Job Status Salaried Self-Employed Sales/Commission-earner Other

Salary Per Month S\$ Length of Service years months

Office Address

Country Postal Code

Office No.

Name of Previous Employer (if less than 3 years with current employer)

Length of Previous Service years months

Joint 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 Mortgage(s)		S\$	S\$	S\$
Car Loan(s)		S\$	S\$	S\$
Credit Card(s)		S\$	S\$	S\$
Line(s) of Credit		S\$	S\$	S\$
Other Loan(s)		S\$	S\$	S\$

Mortgage Monthly Repayment (cash) S\$ Mortgage Monthly Repayment (CPF) S\$

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

Guarantor's personal particulars (if applicable)

Name (as in NRIC/Passport) (Please underline surname) Dr Mr Miss Mrs Mdm

Relationship with Main Applicant Spouse Sibling Parent/Child

NRIC/Passport No.

Date of Birth Gender Male Female

Nationality Singaporean Permanent Resident (Please specify Nationality in the box below)

Please specify Nationality

No. of Dependants

Marital Status Single Married Divorced Widowed

Highest Education Obtained Higher Degree/Professional Qualification Degree Diploma 'A' Level

Others

Address (as in NRIC)

Address (continued)

Country

Postal Code

No. of years in Residence

Ownership Type Mortgaged Self-Owned Parents'/Relatives' Employer's Rented

Other

Residential Type HDB Condo/Apt Semi-Detached Others

Contact Numbers (Please provide at least 2 numbers)

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

Guarantor's employment details (if applicable)

Name of Current Employer

Industry Type

Occupation

Job Status Salaried Self-Employed Sales/Commission-earner Other

Salary Per Month Length of Service years months

Office Address

Country Postal Code

Office No.

Name of Previous Employer (if less than 3 years with current employer)

Length of Previous Service years months

Guarantor's financial commitments

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

Loan Type	Bank	Approved Credit Limit	Outstanding Balance	Monthly Repayment
Home Mortgage(s)		S\$	S\$	S\$
Car Loan(s)		S\$	S\$	S\$
Credit Card(s)		S\$	S\$	S\$
Line(s) of Credit		S\$	S\$	S\$
Other Loan(s)		S\$	S\$	S\$

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

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

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)

	Main Applicant	Joint Applicant
1. U.S. citizen / tax resident? (U.S. passport / green card holder, U.S. taxpayer, etc)	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
2. U.S. place of birth?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<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	<input type="checkbox"/> Yes <input type="checkbox"/> No
4. U.S. telephone number?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<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	<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/We hereby confirm I/we understand the FATCA requirements. I/We hereby declare that I am/we are: (Please tick one box only):

Main Applicant	Joint Applicant
<input type="checkbox"/> Non-U.S. Individual with no U.S. indicia	<input type="checkbox"/> Non-U.S. Individual with no U.S. indicia
<input type="checkbox"/> Non-U.S. Individual with U.S. Indicia (provide Form W-8BEN)	<input type="checkbox"/> Non-U.S. Individual with U.S. Indicia (provide Form W-8BEN)
<input type="checkbox"/> U.S. Individual (provide Form W-9)	<input type="checkbox"/> U.S. Individual (provide Form W-9)

If there is any update to the account information/FATCA status, I/we hereby agree to notify and furnish RHB with the relevant documentary evidence within 30 days of such change. I/We 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.

How did you get to know about our Education Loan

- Branch Newspaper Magazine Internet Friends Roadshow
- Intermediary (Course consultant/School/Company)

Name of Referral (as in NRIC) Dr Mr Miss Mrs Mdm

NRIC No.

Company

Contact No. + -

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

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

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

Education Loan Application Form

Declaration and Authorisation

1. I/We hereby declare that I/we am/are not a bankrupt and that no statutory demand has been served on me/us.
2. I/We confirm that all information contained herein and submitted for documentation are true, correct and complete and I/we have not withheld any information that may prejudice my/our application.
3. I/We authorise you or your representative to verify information relating to this application from any source without reference to me/us.
4. I/We agree to the collection, use and disclosure of the information provided herein and any other information provided to or obtained by RHB Bank ("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.
5. I/We hereby authorise the Bank to disclose at any time and from time to time any information whatsoever regarding the money and other of my /our relevant particulars or my/our account(s) and transactions to any branch, subsidiary, affiliate or office of the Bank or to any government or regulatory authorities or to any other third parties (including, without limitation, credit bureau, credit reference or evaluation agencies) wherever situated for any purpose whatsoever.
6. I/We hereby 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 any of my/our address(es) on the Bank's records at my/our sole risk.
7. I/We agree to be jointly and severally liable for all out-of-pocket expenses and/or charges incurred in relation to my/our application when my/our loan is approved.
8. I/We hereby agree to be bound by the RHB Bank's Standard Terms And Conditions Related To Credit Facilities Granted To Individuals (a copy of which is available at any of the RHB Bank Branches in Singapore or at the website www.rhbbank.com.sg).
9. I/We hereby declare that no member of my/our family is/are in the employment of the RHB Banking Group.

Please indicate the name(s) if otherwise:

I/We 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 through: (Please tick accordingly)

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

Signature of Main Applicant

Date

Signature of Joint Applicant

Date

Signature of Guarantor

Date

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

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

