



Eligibility and Documents Required

1. Singaporean/Permanent Resident

To be eligible, you must:

- be at least 21 years old
- have an annual income of at least SGD30,000 if you're a Singaporean or Permanent Resident
- have an annual income of at least SGD40,000 if you're a self-employed and commission-based Singaporean or Permanent Resident
- be able to provide a fixed deposit collateral of at least SGD10,000 if you don't meet the above income requirement

Apply using Myinfo via Singpass for a quick and easy application journey.

If the information that we've retrieved from Myinfo is insufficient for our assessment or if you're not submitting your application using Myinfo, you'll need to provide the following supporting documents:

Documents/Requirements	For salaried employees	For commission-based earners	For self-employed
NRIC (front and back)	✓	✓	✓
(A) Notice of Assessment and CPF Statement via Myinfo (Singpass login required)	✓ (Preferred)	✓ (Preferred)	✓ (Preferred)
(B) Latest 3 months' computerised pay slips	✓	—	—
Latest 1 year' Notice of Assessment	—	✓ (not required if (A) is provided)	✓ (not required if (A) is provided)
Proof of billing address (for correspondence address using office address or home address which is different from the address on NRIC/Myinfo)	✓	✓	✓

2. Foreigners

To be eligible, you must:

- be at least 21 years old
- have an annual income of at least SGD40,000 if you're a foreigner residing in Singapore
- be able to provide a fixed deposit collateral of at least SGD10,000 if you don't meet the above income requirement



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Documents/Requirements	For salaried employees	For commission-based earners	For self-employed
Passport	✓	✓	✓
Employment Pass / S Pass ²	✓	✓	✓
(A) Notice of Assessment via Myinfo (Singpass login required); OR	—	✓ (Preferred)	✓ (Preferred)
(B) Latest 1 year' Notice of Assessment	—	✓	✓
Latest 3 months' computerised pay slips	✓	—	—
S Pass holders: Latest 3 months' bank statements, showing salary crediting	✓	✓	—
Proof of billing address	✓	✓	✓