

HSBC Bank (Singapore) Limited
Company Registration No. 201420624K
Property Loan Application Form**Important Information**

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

Personal Particulars

(Please tick (✓) where applicable)

Main Applicant

☐ Borrower ☐ Mortgagor
Full Name (as in NRIC/Passport)
Title ☐ Dr ☐ Mr ☐ Mrs ☐ Ms ☐ Mdm
Last Name/Surname First/Given Name

Former/Other Name (documentary proof is required eg. deed poll)

Gender ☐ Male ☐ Female Date of Birth / /

Place of Birth _____

NRIC/Passport no. _____ Passport Place of Issue _____

Passport Expiry Date / /

Previous Passport no./Employment Pass no. _____

Nationality (Country/Region) (please list all):

Nationality 1 (Country/Region) _____

Nationality 2 (Country/Region) _____

Nationality 3 (Country/Region) _____

Residency Status ☐ Singapore Resident
☐ Non-resident, assets/funds held in _____
country(ies)/region(s)Educational Level ☐ Primary ☐ Secondary/Post Secondary
☐ Vocational/Technical ☐ University/Tertiary
☐ PostgraduateMarital Status ☐ Single ☐ Married ☐ Divorced ☐ Widowed

No. of Dependents _____

I have an existing relationship with HSBC Group in the following country(ies)/
region(s) _____**Joint Applicant (if any)**

☐ Borrower ☐ Mortgagor
Full Name (as in NRIC/Passport)
Title ☐ Dr ☐ Mr ☐ Mrs ☐ Ms ☐ Mdm
Last Name/Surname First/Given Name

Former/Other Name (documentary proof is required eg. deed poll)

Gender ☐ Male ☐ Female Date of Birth / /

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☐ Vocational/Technical ☐ University/Tertiary
☐ PostgraduateMarital Status ☐ Single ☐ Married ☐ Divorced ☐ Widowed

No. of Dependents _____ Relationship to Main Applicant _____

I have an existing relationship with HSBC Group in the following country(ies)/
region(s) _____**Contact Details and Address**

For overseas lines, please indicate country and area code:

Contact no. Mobile: (+_____) _____
Home: (+_____) _____
Office: (+_____) _____

Email Address _____

Residential Address (P/O Box and C/O address not allowed)

Postal Code _____ Country/Region _____

At This Address Since / / Residential Ownership ☐ Renting: specify rental paid per month S\$ _____
☐ Loan/Mortgaged ☐ Living with Parents/Relatives
☐ Fully Owned ☐ Company Residence

Previous Address (if Residential Address is less than 12 months)

Postal Code _____ Country/Region _____

Time in Previous Address _____ year(s) _____ month(s)

Mailing Address (if different from Residential Address)

Postal Code _____ Country/Region _____

Permanent Address (if different from Residential Address)

Postal Code _____ Country/Region _____

For overseas lines, please indicate country and area code:

Contact no. Mobile: (+_____) _____
Home: (+_____) _____
Office: (+_____) _____

Email Address _____

Residential Address (P/O Box and C/O address not allowed)

Postal Code _____ Country/Region _____

At This Address Since / / Residential Ownership ☐ Renting: specify rental paid per month S\$ _____
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☐ Fully Owned ☐ Company Residence

Previous Address (if Residential Address is less than 12 months)

Postal Code _____ Country/Region _____

Time in Previous Address _____ year(s) _____ month(s)

Mailing Address (if different from Residential Address)

Postal Code _____ Country/Region _____

Permanent Address (if different from Residential Address)

Postal Code _____ Country/Region _____

Please initial

Main _____ Joint _____

Employment Details

Main Applicant

Employer/Business Name

Office Address

Postal CodeCountry/Region

Job TitleOccupation

Industry Type/Nature of Business

Employment Status/Role

☐ Self-Employed (Sole Proprietor/Freelance)

☐ Self-Employed (Business Owner)

☐ Key Controller (such as CEO, CFO, COO, MD)

☐ Employed Staff (Commission Earner)

☐ Student, Course Completion Date

☐ Employed Staff (Salaried)

☐ Homemaker

☐ Retired

☐ Unemployed

DDMMYYYY

Length of Service

Annual Income (S\$)

Rental Income (S\$)Other Income (S\$)

Source of Other Income

Previous Employer Name

Time at Previous Employer

For FIN Card Holders

FIN

FIN Expiry Date

FIN Type

☐ Employment

☐ Student

☐ Dependent

☐ Visit

Joint Applicant (if any)

Employer/Business Name

Office Address

Postal CodeCountry/Region

Job TitleOccupation

Industry Type/Nature of Business

Employment Status/Role

☐ Self-Employed (Sole Proprietor/Freelance)

☐ Self-Employed (Business Owner)

☐ Key Controller (such as CEO, CFO, COO, MD)

☐ Employed Staff (Commission Earner)

☐ Student, Course Completion Date

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☐ Homemaker

☐ Retired

☐ Unemployed

DDMMYYYY

Length of Service

Annual Income (S\$)

Rental Income (S\$)Other Income (S\$)

Source of Other Income

Previous Employer Name

Time at Previous Employer

For FIN Card Holders

FIN

FIN Expiry Date

FIN Type

☐ Employment

☐ Student

☐ Dependent

☐ Visit

Financial Details

Please provide details of all your Outstanding Relevant Credit Facilities and Arrangements, including (a) credit facilities that have been disbursed but not fully repaid, (b) credit facilities that have not been disbursed, and (c) applications for credit facilities that are pending approval.

Examples of credit facilities and arrangements are property loans, secured overdraft, motor vehicle loans under hire purchase agreement, share financing loans, bridging loans, revolving credit facilities, instalment loans, personal guarantee, credit card and any other overseas commitment. If you are the guarantor or joint guarantor of the Outstanding Relevant Credit Facilities and Arrangements, please indicate under Collateral Details as "guarantor".

Term used but not defined herein shall have the same meaning as in the MAS Notice 645 (as amended from time to time).

Credit Facilities and Arrangements (except Credit Cards and Credit Lines)

Applicant (M/J)	Financier/HDB	Facility Type	Loan Amount	Monthly Repayment	Collateral Details
Eg. M	HDB	Housing Loan	\$250,000	\$500	Property Address

Credit Facilities and Arrangements (Credit Cards and Credit Lines)

Applicant (M/J)	Financier	Facility Type	Combined Credit Limit	Number of Line / Cards
Eg. M	HSBC	Credit Cards	\$20,000	2

Referral Details

I/We came to know about HSBC Property Loan through:

☐ HSBC Staff

☐ Friend/Relative

☐ Financial Planner

☐ Others: Please specify

☐ Property Agents/Mortgage Broker

☐ Online

Please provide full name of referrer:

Please initial

Main

Joint

2

Effective from October 2024

HBSP/CVM/CA/MTG/AO001

Property to be Financed/Refinanced

Full Address of Property _____ Postal Code _____

Purchase Price S\$ _____ Date of Purchase

D	D
---	---

 /

M	M
---	---

 /

Y	Y	Y	Y
---	---	---	---

Residential

- | | | | | |
|--------------------------------------|--|--|--|--|
| <input type="checkbox"/> Bungalow | <input type="checkbox"/> Semi-Detached | <input type="checkbox"/> Terrace | <input type="checkbox"/> Walk-Up Apartment | <input type="checkbox"/> Executive Condominium |
| <input type="checkbox"/> Condominium | <input type="checkbox"/> Cluster Housing | <input type="checkbox"/> HDB Executive | <input type="checkbox"/> HDB 5-room | <input type="checkbox"/> HDB 4-room |
| <input type="checkbox"/> HDB 3-room | <input type="checkbox"/> Others _____ | | | |

Type of Title

- ☐
- Freehold
- ☐
- Leasehold: Years remaining _____

Land Area _____ Sq.ft Built-in Area _____ Sq.ft Renovation Amount S\$ _____ Renovated in: _____ Year

Property Status

- ☐
- Completed: Estimated Age _____ years CSC obtained
- ☐
- Yes
- ☐
- No
- ☐
- Under Construction: Expected Date of TOP
- | | |
|---|---|
| D | D |
|---|---|
- /
- | | |
|---|---|
| M | M |
|---|---|
- /
- | | | | |
|---|---|---|---|
| Y | Y | Y | Y |
|---|---|---|---|
-
- (Progressive/Deferred)

Property Use

- ☐
- Owner Occupied
- ☐
- Investment: Estimated Rental per month S\$ _____

Financing Requirements**New Property Purchase**Loan Amount S\$ _____ Loan Tenor _____ years CPF used ☐ No ☐ Yes**Benefits Received**Benefits, discounts, rebates, interest payment arrangements, rental guarantees, gifts or complimentary items such as fridge, TV or any form of movable household appliances from developer, vendor or third party? ☐ No ☐ Yes S\$ _____ (amount received/value of item)**Bridging Loan**Loan Amount S\$ _____ Mode of Bridging Loan Payment ☐ CPF S\$ _____ ☐ Cash S\$ _____

Address of Existing Property Sold _____

Refinancing of FacilityExisting Financier _____ Housing Loan Outstanding Amount S\$ _____ Loan Tenor _____ years
(Inclusive of undisbursed loan)Term Loan Outstanding Loan Amount S\$ _____ Loan Tenor _____ years
(Inclusive of undisbursed loan)**Additional Facility**

Term Loan Amount S\$ _____ Loan Tenor _____ years Purpose: _____

Construction LoanLoan Amount S\$ _____ Loan Tenor _____ years Construction Type ☐ Alterations and Additions ☐ ReconstructionCost of construction S\$ _____ Proposed No of Storeys _____ Proposed Built in Area _____ Sq. ft Expected TOP/CSC Date:

D	D
---	---

 /

M	M
---	---

 /

Y	Y	Y	Y
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Insurance**Fire Insurance Policy**

It is a requirement under the terms of the loan agreement to maintain a fire insurance policy over the property which protects the Bank's financial interest if the mortgaged property is damaged by fire or other extraneous perils.

Would you like the Bank to arrange the fire insurance policy with the Bank's appointed insurer (the "Insurer") on your behalf?

- ☐
- Yes, I/we authorise the Bank to arrange the fire insurance policy with the Insurer and understand that it will be automatically renewed annually over the loan tenor at my/our cost. I/We understand that the policy terms and conditions will be made available to me/us by the Insurer.
-
- ☐
- No, I/we would like to take up the fire insurance policy with an insurer of my/our choice and understand that it is subject to my/ our acceptance of the terms and conditions stated in the letter of undertaking for fire insurance policy and the Bank's approval and terms and conditions.

Consent to receive Marketing and Promotional Materials

How would you like to receive marketing and promotional materials from the HSBC group*?

Main Applicant

- ☐
- Call
- ☐
- Mobile Message
- ☐
- Email
- ☐
- Post
-
- ☐
- Tick here if you do not wish to receive marketing and promotional materials

Joint Applicant

- ☐
- Call
- ☐
- Mobile Message
- ☐
- Email
- ☐
- Post
-
- ☐
- Tick here if you do not wish to receive marketing and promotional materials

* HSBC Bank (Singapore) Limited, its holding companies, affiliates, subsidiaries and associated entities and their respective agents, authorised service providers and third parties.

Prominent Public Position* Declaration**Main Applicant**

- ☐
- I am/was holding a prominent public position*.
-
- If yes, please provide details _____
-
- ☐
- I am a family member or close associate* of someone who is/was (a) holding a prominent public position* and/or (b) an HSBC staff/director.
-
- If yes, please provide details _____

Joint Applicant

- ☐
- I am/was holding a prominent public position*.
-
- If yes, please provide details _____
-
- ☐
- I am a family member or close associate* of someone who is/was (a) holding a prominent public position* and/or (b) an HSBC staff/director.
-
- If yes, please provide details _____

*Prominent public position means: senior positions in the executive, legislative, administrative, military, judicial branches of a government, government agency, government-owned corporation or member of a ruling royal family or senior official of a major political party. Family member means: parent, spouse, child, sibling, in-laws, and includes any adopted family member. Close associate is a person who is widely and publicly known to maintain close relationship with you and who is able to conduct financial transactions on your behalf.

Please initial

Main _____ Joint _____

Declaration by Each Applicant

General

I declare that the information given in this application is true and complete and I authorise you to confirm this from any source.

I am not an undischarged bankrupt and that there has been no Statutory Demand served on me and no legal proceedings commenced against me at the time of this application.

I understand that approval of this application or any part hereof is at your sole discretion and you are not obliged to give any reasons for rejecting any of the same.

Property Loan

I declare that I am applying for a home loan for my own use and not for the benefit of another party.

I confirm that I will not be using any credit facility granted by HSBC or any other financial institution or moneylender or any vendor's loan to pay any part of the required cash amount in relation to the purchase of the residential property.

I confirm that the funds obtained from my term loan will not be used to contribute towards the purchase of any residential property in Singapore.

I declare all sources of gross monthly income earned as determined in MAS Notice 645 (as such notices may be amended from time to time) in the preceding 12 months from the date of this application as indicated in this application form (including the information indicated in the supporting documents at any time together with or after the submission of this application)

I confirm that I have provided to you information on all Outstanding Relevant Credit Facilities and Arrangements including credit facilities that I am applying for or have applied for in the last 6 months but have not yet been approved as at the date herein, that are in my name or held jointly with any person or entity.

For refinancing facility,

- I am aware that you are not permitted to grant refinancing facility where the sum of (a) the tenor of the refinancing facility and (b) the number of years since the first residential property loan granted for the purchase of the property exceeds 30 years (in the case of a HDB flat) or 35 years (in the case of all other types of Residential Properties).
- Where I am applying for home loan refinancing application in respect of a refinanced property and for the purpose of seeking an exception where applicable under paragraph 3 or 7 of the MAS Notice 645 and paragraph 23A or 24A of MAS Notice 632 (as such notices may be amended from time to time), I declare and confirm that the refinanced property is occupied by one or more persons which include me.
- I undertake to provide from time to time any documents you may require in connection with the application and to notify you of any change in circumstance.

Consent to use of data (including personal data)

I understand that HSBC's Data Privacy Policy (which may be found at <https://www.hsbc.com.sg/privacy-statement>) forms a part of the terms and conditions governing my relationship with HSBC. I consent to the collection, use and disclosure of my data (including my personal data) for the purposes set out in the Data Privacy Policy.

Signature of Main Applicant

SV

Date _____

Signature of Joint Applicant

SV

Date _____

If you are an existing customer, please continue to use the Personal Particulars Update Form available on our public website or on Personal Internet Banking to update your particulars. The information provided in this Property Loan Application Form will not be used for such purposes, unless we grant, and you accept, an HSBC home loan.

For Bank use only

Marketing Recruitment ☐

Sales Force ID

B	B	B	C	S	S	S	S	S	S