

**ADDENDUM TO HOME SAVER LOAN – APPLICATION FORM**

*(Use separate Form for each Borrower)*

This document is an addendum to the Citibank Home Saver Loan Application Form and shall be construed as being part of the Citibank Home Saver Loan Application Form. The information requested in this Addendum is required for the purposes of computing the Borrower’s debt servicing capability as required by Notice 645 – Computation of Total Debt Servicing Ratio (“TDSR”) for Property Loans issued by the Monetary Authority of Singapore.

**MY FINANCIAL COMMITMENTS (OTHER THAN IN RESPECT OF THE SUBJECT PROPERTY)**

**Part A**

I declare that other than set out below, I do not (either by myself or jointly with another) have nor do I stand as guarantor for any loan(s) or credit facility(ies) (disbursed and undisbursed, secured and unsecured) obtained from any person (including the Housing Development Board of Singapore (“HDB”), a financial institution or a moneylender (as defined in the Moneylenders Act (Cap 188) of Singapore)). I understand that the Bank may request me to provide information/documentation about such loan(s)/credit facility(ies). I agree that I will promptly provide such information/documentation to the Bank and I hereby authorize and agree that the Bank can rely on, use and disclose such information/documentation in connection with its credit underwriting process including but not limited to assessing my credit worthiness and debt servicing ability.

**Existing** loan(s)/credit facility(ies), inclusive of credit cards:

Type of Loan/Credit Facility	Name of lender (i.e. HDB, name of financial institution, name of moneylender)	Amount outstanding	(a) Loan / Credit Facility Limit (S\$) (b) Is the Loan/Credit Facility: disbursed/undisbursed	Monthly Instalment/ or Minimum Amount Due	Interest Rate (per annum)	Tenure	Status as Borrower or Guarantor

**Part B**

Aside from the loan(s)/credit facility(ies) relating to the subject property, I declare that other than set out below, I have not (either by myself/ or jointly with another) applied nor agreed to be guarantor for any loan(s) or credit facility(ies) (disbursed and undisbursed, secured and unsecured) obtained from any person (including the Housing Development Board of Singapore (“HDB”), a financial institution or a moneylender (as defined in the Moneylenders Act (Cap 188) of Singapore)). I understand that the Bank may request me to provide information/documentation about such loan(s)/credit facility(ies). I agree that I will promptly provide such information/documentation to the Bank and I hereby authorize and agree that the Bank can rely on, use and disclose such information/documentation in connection with its credit underwriting process including but not limited to assessing my credit worthiness and debt servicing ability.

List all Loan/Credit Facilities (inclusive of credit card) applied for in the last 6 months **(please provide information as available):**

Type of Loan/Credit Facility	Name of lender (i.e. HDB, name of financial institution, name of moneylender)	(a) Loan / Credit Limit (S\$) applied for (if known) (b) Is the loan/credit facility: secured/unsecured	Interest Rate (if known)	Date applied	Status as Borrower or Guarantor	Status of Application  (Approved/ Pending/ Rejected/ Approved and not Accepted )

**Part C Declaration of my Eligible Financial Assets^**

Where the Borrower would like the Bank to include other income, please provide the information below: (please note that the Borrower may be required to transfer to and pledge the Eligible Financial Asset(s) with the Bank if income from such asset is to be used to compute monthly income.)

Income from and valuation of Eligible Financial Assets		
(i) Liquid Eligible Financial Assets	:	<b>Description of Eligible Financial Asset:</b>  <b>Income derived:</b>  <b>Valuation:</b>
(ii) Illiquid Eligible Financial Assets	:	<b>Description of Eligible Financial Asset:</b>  <b>Income derived:</b>  <b>Valuation:</b>

^ Eligible Financial Assets as prescribed by Notice 645 issued by the Monetary Authority of Singapore (MAS) are:

- (a) Liquid assets comprising Singapore dollar notes and coins (including deposits);
- (b) The following assets:
  - (i) Units in a collective investment scheme authorized or recognized by the MAS under the Securities and Futures Act (Cap 289)
  - (ii) Units in a business trust registered with the MAS under the Business Trusts Act (Cap 31A);
  - (iii) Debentures or stocks issued or proposed to be issued by a government;
  - (iv) Debenture, stocks or shares issued or proposed to be issued by a corporation or body unincorporated;
  - (v) Structured deposits;
  - (vi) Foreign currency notes and coins (including deposits); and
  - (vii) Gold,

which have a secondary market or have a reasonable basis for valuation, and to the extent that the asset is unencumbered. Please note that documentation (e.g. account statements) showing ownership, valuation and unencumbered status of such assets will have to be provided to the Bank.

#### **APPLICANT CONFIRMATION AND DECLARATION**

I understand that this document is an addendum to the Citibank Home Saver Loan Application Form and shall be construed as being part of the Citibank Home Saver Loan Application Form.

I confirm that all statements, documents and information provided by me or on my behalf in connection with my application for the Citibank Home Saver Loan are true, complete and correct in all respects. I hereby authorize you to obtain and verify any information about me as you deem fit in your reasonable discretion. I confirm the Bank shall be entitled to rely on the statements, documents and information provided in connection with my application. Where information relating to third parties is provided by me to the Bank, I confirm that I have/will obtain consent from such third party for the Bank's collection, use and disclosure of such information as may be necessary in connection with my application.

**Name of Borrower :** \_\_\_\_\_

**NRIC No./PP No :** \_\_\_\_\_

**Date :** \_\_\_\_\_

\_\_\_\_\_  
[signature]

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