

## Singapore Property Loan Application

Please take a few minutes to tell us about yourself and your banking needs so that we can serve you better. Please use BLOCK letters and tick clearly or delete where applicable.

### NOTICE AND CONSENT IN RESPECT OF PRODUCTS AND/OR SERVICES OFFERED BY CIMB BANK BERHAD

I/We agree and consent that CIMB Bank Berhad and its related corporations (collectively "CIMB") may collect, use, disclose and process my personal information provided by me/us to CIMB, for one or more of the purposes stated in CIMB's Personal Data Protection Terms and Conditions, including for the purposes of sending me/us marketing, advertising and promotional information ("Marketing Messages") about other products/services that CIMB and its affiliates, related corporations and third party service providers may be offering or which CIMB believes may be of interest or benefit to me/us ("Marketing Purpose"), by way of:

#### Contact Method Preference (Principal)

Voice Call  Text Messages: SMS/WhatsApp/Other messaging platform

#### Contact Method Preference (Joint/Guarantor)

Voice Call  Text Messages: SMS/WhatsApp/Other messaging platform

**Note:** Please indicate your consent to the above, and preference for the mode of communication, by checking in the applicable box(es) above.

In the event that no indication is made on the above, CIMB reserves its right to send Marketing Messages to your Singapore telephone number registered with CIMB ("Registered Number") if you have an ongoing relationship with CIMB or if the Registered Number is not registered with the National Do Not Call Registry.

#### Opt Out for Marketing Messages via postal mail and/or electronic transmission to my email address(es):

You have the right to opt out of receiving such messages. Please visit our official CIMB SG website to find out how. If you do not exercise your right to opt out, you will be deemed to have consented to receiving such messages by CIMB.

From 1 April 2016, 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. 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**

**Please visit Credit Bureau (Singapore) Official website**

## About Myself

Name as per NRIC/Passport\*:

Dr  Mr  Mrs  Ms  Mdm

Hanyu Pinyin as per NRIC/Passport (If applicable):

Alias as per NRIC/Passport (If applicable):

Date of Birth (DD/MM/YYYY):

NRIC/Passport No.:

Gender:

Male  Female

Country of Birth:

Country of Domicile:

Singapore Permanent Resident:

Yes  No

Place of Birth (Province/State):

Nationality:

Alternate Nationality (If applicable):

Race:  Chinese  Malay  Indian  Eurasian  Others (Please specify): \_\_\_\_\_

Marital Status:  Single  Married  Divorced  Widowed

Highest Academic Qualification:  Post Grad./University  Diploma  'A' Levels  'O' Levels

Others (Please specify): \_\_\_\_\_

Residential Address (Please do not provide a P.O. Box Address):

Postal Code:

Mailing Address (If different from Residential Address):

Postal Code:

Home No.:

Mobile No.:

Office No.:

Email Address:

Residence Status:  Fully Owned  Mortgage  Rented, Rental: S\$ \_\_\_\_\_ per month  
 Staying with Family/Relatives  Others (Please specify): \_\_\_\_\_

## About My Employment

Employment Status:  Employee  Self-Employed  Sales/Commission Earner  
 Others (Please specify): \_\_\_\_\_

Name of Company:

Length of Employment:  Year(s)  Month(s)

Occupation:  Accountant/Doctor/Lawyer  Director/Managing Director  Driver/Despatch/Construction Worker  
 Executive/Associate/Manager  Engineer/Surveyor  Self-Employed Directors/Sole Proprietor Partner  
 IT Analyst  Nurse/Officer  
 Teacher/Lecturer/Principal  Technician/Clerical  Sales & F&B Service  
 Others (Please Specify): \_\_\_\_\_

Nature of Business:

Financial/Insurance  Hotel/Accounting/Consulting  Government  
 Real Estate/Oil & Gas  Trading/Retail/Wholesale  Restaurant/Travel/Entertainment  
 IT/Media Communication  Medical/Legal/Education  
 Transportation  Manufacturing/Construction/Engineering  
 Others (Please Specify): \_\_\_\_\_

Income:  Fixed Income: S\$ \_\_\_\_\_ per month  Variable Allowance: S\$ \_\_\_\_\_ per month  
 Trade: S\$ \_\_\_\_\_ per annum  Commission: S\$ \_\_\_\_\_ per annum  
 Others (Please Specify): \_\_\_\_\_

## About My Joint Applicant

Relationship to Main Applicant:  Spouse  Father/Mother  Son/Daughter  Others (Please specify): \_\_\_\_\_

Name as per NRIC/Passport\*:

 Dr  Mr  Mrs  Ms  Mdm

Hanyu Pinyin as per NRIC/Passport (If applicable):

Alias as per NRIC/Passport (If applicable):

Date of Birth (DD/MM/YYYY):

NRIC/Passport No.:

Gender:

 Male  Female

Country of Birth:

Country of Domicile:

Singapore Permanent Resident:

 Yes  No

Place of Birth (Province/State):

Nationality:

Alternate Nationality (If applicable):

Race:  Chinese  Malay  Indian  Eurasian  Others (Please specify): \_\_\_\_\_

Marital Status:  Single  Married  Divorced  Widowed

Highest Academic Qualification:  Post Grad./University  Diploma  'A' Levels  'O' Levels  
 Others (Please specify): \_\_\_\_\_

Residential Address (Please do not provide a P.O. Box Address):

\_\_\_\_\_  
\_\_\_\_\_  
Postal Code: \_\_\_\_\_

Mailing Address (If different from Residential Address):

\_\_\_\_\_  
\_\_\_\_\_  
Postal Code: \_\_\_\_\_

Home No.:

\_\_\_\_\_

Mobile No.:

\_\_\_\_\_

Office No.:

\_\_\_\_\_

Email Address:

\_\_\_\_\_

Residence Status:  Fully Owned  Mortgage  Rented, Rental: S\$ \_\_\_\_\_ per month  
 Staying with Family/Relatives  Others (Please specify): \_\_\_\_\_

### About My Joint Applicant's Employment

Employment Status:  Employee  Self-Employed  Sales/Commission Earner  
 Others (Please specify): \_\_\_\_\_

Name of Company:

\_\_\_\_\_

Length of Employment: \_\_\_\_\_ Year(s) \_\_\_\_\_ Month(s)

Occupation:  Accountant/Doctor/Lawyer  Director/Managing Director  Driver/Despatch/Construction Worker  
 Executive/Associate/Manager  Engineer/Surveyor  Self-Employed Directors/Sole Proprietor Partner  
 IT Analyst  Nurse/Officer  
 Teacher/Lecturer/Principal  Technician/Clerical  Sales & F&B Service  
 Others (Please Specify): \_\_\_\_\_

Nature of Business:

Financial/Insurance  Hotel/Accounting/Consulting  Government  
 Real Estate/Oil & Gash  Trading/Retail/Wholesale  Restaurant/Travel/Entertainment  
 IT/Media Communication  Medical/Legal/Education  
 Transportation  Manufacturing/Construction/Engineering  
 Others (Please Specify): \_\_\_\_\_

Income:  Fixed Income: S\$ \_\_\_\_\_ per month  Variable Allowance: S\$ \_\_\_\_\_ per month  
 Trade: S\$ \_\_\_\_\_ per annum  Commission: S\$ \_\_\_\_\_ per annum  
 Others (Please Specify): \_\_\_\_\_

## U.S. Tax Declaration Under Foreign Account Tax Compliance Act (FATCA)

Note: Please indicate a  in the Yes or No box for each of the following questions.

- |  |  |
|--|--|
| 1. Are you a U.S. Resident?<br>(including a current work permit) | Principal Applicant: <input type="checkbox"/> No <input type="checkbox"/> Yes, Tax No.: <input style="width: 100px;" type="text"/>                       |
|  | Joint Applicant/Guarantor (If applicable): <input type="checkbox"/> No <input type="checkbox"/> Yes, Tax No.: <input style="width: 100px;" type="text"/> |
| 2. Are you a U.S. Citizen or a Citizen<br>of a U.S. Territory?   | Principal Applicant: <input type="checkbox"/> No <input type="checkbox"/> Yes, Tax No.: <input style="width: 100px;" type="text"/>                       |
|  | Joint Applicant/Guarantor (If applicable): <input type="checkbox"/> No <input type="checkbox"/> Yes, Tax No.: <input style="width: 100px;" type="text"/> |
| 3. Do you hold a U.S. Permanent<br>Resident Card (Green Card)?   | Principal Applicant: <input type="checkbox"/> No <input type="checkbox"/> Yes, Tax No.: <input style="width: 100px;" type="text"/>                       |
|  | Joint Applicant/Guarantor (If applicable): <input type="checkbox"/> No <input type="checkbox"/> Yes, Tax No.: <input style="width: 100px;" type="text"/> |

## Property I Wish To Finance

Project Name and Address of Property to be Financed:

Postal Code:

- |  |   |
|--|---|
| 1. Name of Owner: <input style="width: 90%;" type="text"/> | NRIC/Passport No.: <input style="width: 90%;" type="text"/> |
| 2. Name of Owner: <input style="width: 90%;" type="text"/> | NRIC/Passport No.: <input style="width: 90%;" type="text"/> |
| 3. Name of Owner: <input style="width: 90%;" type="text"/> | NRIC/Passport No.: <input style="width: 90%;" type="text"/> |

Property Type:  Bungalow/Detached\*  Semi-D\*  Intermediate/Corner Terrace\*  Executive Condominium\*\*  Condominium\*\*  Apartment\*\*

HUDC  HDB  Office  Shop  Others (Please Specify): \_\_\_\_\_

Flat Type: \_\_\_\_\_ Model: \_\_\_\_\_

\*No. of storeys in your landed property:

\*\*No. of rooms:

Shophouse

Land Area (If any):  sq. ft. Built-in Area (If any):  sq. ft.

Purchase Price:  Purchase Date:

Purpose of Property:  Owner Occupation  Investment (Vacant)  
 Investment (Expected rental per month: S\$ \_\_\_\_\_ )

Tenure of Property:  Freehold  Leasehold: \_\_\_\_\_ yr(s) & w.e.f.: \_\_\_\_\_

Property Status:  Completed (Age: \_\_\_\_\_ )  Under Construction (Expected Top: \_\_\_\_\_ )

Property Renovated:  Yes (Year: \_\_\_\_\_ , Amount Spent: S\$ \_\_\_\_\_ )  No

## About My Property loan Requirements

<input type="checkbox"/> New Purchase		<input type="checkbox"/> Refinancing	
Purchase Price	S\$ _____	Existing Bank/Financial Institution	
Cash Rebate/Discounts/Vouchers/ Other Benefits	S\$ _____	Existing Loan Outstanding	S\$ _____ Yrs _____
Bridging Loan Cash S\$ _____ CPF S\$ _____	S\$ _____	Undisbursed Existing Loan	S\$ _____
CPF for Lump Sum Payment	S\$ _____	Term Loan Outstanding	S\$ _____ Yrs _____
Short Term Loan Cash S\$ _____ CPF S\$ _____	S\$ _____	CPF Withdrawn To-Date	S\$ _____
Housing Loan Amount	S\$ _____ Yrs _____	Additional Term Loan	S\$ _____ Yrs _____
		<input type="checkbox"/> CPF for Stamp/Legal Fees: <input type="checkbox"/> No <input type="checkbox"/> Yes, amount S\$ _____	

## Details On The Sale Of My Existing Property For Bridging/Short Term Loan (If applicable)

Address of Property to be Sold:  Postal Code: _____	Sale Price/Market Value: S\$ _____
1. Name of Owner: NRIC/Passport No.:	Loan Outstanding: S\$ _____ CPF Utilised: S\$ _____
2. Name of Owner: NRIC/Passport No.:	
3. Name of Owner: NRIC/Passport No.:	
Property Type: <input type="checkbox"/> Bungalow/Detached <input type="checkbox"/> Semi-D <input type="checkbox"/> Intermediate/Corner Terrace (Please indicate no. of storeys in your landed property): _____ <input type="checkbox"/> Apartment <input type="checkbox"/> Condominium <input type="checkbox"/> Executive Condominium <input type="checkbox"/> HUDC <input type="checkbox"/> HDB <input type="checkbox"/> Others (Please Specify): _____	

## My Mortgage Loan Servicing Account

My/Our existing CIMB Account Number: \_\_\_\_\_

I/We understand that the above stated account will be used as the loan repayment account for all administrative charges, monthly instalments, payment of arrears, fire insurance premiums, valuation fees, legal costs and all other charges and expense due. I/We authorize you to debit any of my/our accounts maintained with you either in my/our sole or joint name(s) or jointly with any other person for any arrears, outstanding fees, monthly repayment, accrued interest and all other monies due and payable to you without any further reference to me/us.

I/We do not have an existing CIMB Account

I/We understand that a CIMB FastSaver account will be opened and used as the loan repayment account for all administrative charges, monthly instalments, payment of arrears, fire insurance premiums, valuation fees, legal costs and all other charges and expense due. I/We authorize you to debit any of my/our accounts maintained with you either in my/our sole or joint name(s) or jointly with any other person for any arrears, outstanding fees, monthly repayment, accrued interest and all other monies due and payable to you without any further reference to me/us.

**Please Note:** Your CIMB FastSaver Account will only be opened upon acceptance of the Letter of Offer for the CIMB Singapore Property Loan.

## Deposit Insurance Scheme

Singapore dollar deposits of non-bank depositors and monies and deposits denominated in Singapore dollars under the Supplementary Retirement Scheme are insured by the Singapore Deposit Insurance Corporation, for up to S\$75,000 in aggregate per depositor per Scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

## Auto-Enrolment For CIMB *Clicks* Internet Banking Services And E-Statements (Not applicable for existing customer with CIMB *Clicks*)

A 6-digit Activation Code and a One Time Password for 2nd Factor Authentication will be sent to you via SMS to your personal mobile number registered with the Bank. You will need this 6-digit Activation Code to create your *Clicks* Internet Banking User ID and Password during your First Time Login.

## Common Reporting Standard (CRS) Self-certification

### Tax Residence Information

For In-Trust application, please declare your child's/beneficiary's status under "Joint Applicant"

### Principal Applicant Tax Residence Information

	Country/Jurisdiction of Tax Residence	Tax Identification Number (TIN) or equivalent	If TIN or equivalent is unavailable, please state reason (A, B or C)
1.			
2.			
3.			

**Reason A** - The country/jurisdiction where Account Holder is liable to pay tax does not issue TIN to its residents

**Reason B** - The Account Holder is otherwise unable to obtain a TIN or equivalent number

**Reason C** - No TIN is required (note: only select this reason if the authorities of the country of residence for tax purposes do not require the TIN to be disclosed)

For Reason B, please explain reason of Account Holder unable to obtain TIN or equivalent number:

1.
2.
3.

### Joint Applicant Tax Residence Information

	Country/Jurisdiction of Tax Residence	Tax Identification Number (TIN) or equivalent	If TIN or equivalent is unavailable, please state reason (A, B or C)
1.			
2.			
3.			

**Reason A** - The country/jurisdiction where Account Holder is liable to pay tax does not issue TIN to its residents

**Reason B** - The Account Holder is otherwise unable to obtain a TIN or equivalent number

**Reason C** - No TIN is required (note: only select this reason if the authorities of the country of residence for tax purposes do not require the TIN to be disclosed)

For Reason B, please explain reason of Account Holder unable to obtain TIN or equivalent number:

1.

2.

3.

I/We understand that the information supplied by me/us is subject to the terms and conditions governing the Account Holder's relationship with CIMB and its related and associated corporations (collectively "CIMB Group") setting out how CIMB may use and share the information supplied by me/us.

I/We acknowledge that the information contained in this form and information regarding the Account Holder(s) and any Reportable Account(s) may be provided directly or indirectly to any relevant tax authority, including of the country/jurisdiction in which this account(s) is/are maintained and exchanged with tax authorities of another country/jurisdiction or countries/jurisdictions in which the Account Holder may be resident for tax purposes pursuant to agreements between competent authorities to exchange financial account information.

I/We certify that I/we am/are the Account Holder(s) or am/are authorised to sign for the Account Holder(s)\*, of the account(s) to which this form relates and I/we declare that all statements made in this declaration are to the best of my/our knowledge and belief, correct and complete.

If there is a change in circumstances that affects the tax residence of the Account Holder(s) or causes the information contained herein to become incorrect or incomplete, I/we understand that I/we am/are obligated to inform CIMB of the change in circumstances within 30 days of its occurrence and to provide a suitably updated self-certification.

**Principal Applicant**

Capacity\*\* (Only applicable if you are not the Account Holder):

**Joint Applicant**

Capacity\*\* (Only applicable if you are not the Account Holder):

\*Authorisation on behalf of the Account Holder must be accompanied with Power of Attorney or equivalent recognized document of the country.

\*\*If you are not the Account Holder, please indicate the capacity in which you are signing the form. If signing under a power of attorney, please also attach a certified copy of the power of attorney.

**U.S. Tax Declaration Under Foreign Account Tax Compliance Act (FATCA)**

1. Subject to the applicable local laws, I/we hereby consent for CIMB Bank Berhad (Singapore Branch), its parent or ultimate holding company or any of its affiliates (including branches) (collectively as "CIMB") to share my/our information with domestic or overseas regulators or tax authorities where necessary to establish my/our tax liability in any/the relevant jurisdiction.
2. Where required by domestic or overseas regulators or tax authorities, I/we also understand and agree that CIMB may be required to obtain additional documents and/or forms, which I/we will sign, if I/we am/are subject to the relevant jurisdiction's requirements.
3. Where required by domestic or overseas regulators or tax authorities, I/we understand and agree that CIMB may withhold, and pay out, from my/our account(s) such amounts as may be required according to applicable laws, regulations, guidelines and/or agreements with regulators or authorities and directives.

## Declaration Relating To Tax & Other Serious Offences

1. I/We declare and confirm that:
  - I/We am/are responsible for my/our own tax affairs and ensuring that both I/we and all of my/our account(s) (including but not limited to loan accounts and/or any other accounts opened or to be opened in connection with the property financing) opened and maintained with CIMB Bank Berhad (Singapore Branch) ("CIMB Singapore"), are in compliance with the tax laws of the relevant jurisdiction within which I/we reside, am/are domiciled or tax citizens of;
  - to the best of my/our knowledge, I/we have not wilfully committed nor have been convicted of any serious tax crimes;
  - I/we acknowledge and agree that I/we should take advice from a tax expert in the jurisdiction of my/our tax residence and acknowledge that CIMB Singapore does not provide tax advice to me/us;
  - I/we agree to provide copies of the relevant documents where necessary to CIMB Singapore upon request; and
  - I/we agree that CIMB Singapore may, where required, disclose any and all information in accordance with Clause 4 below.
2. Should there be any change in these circumstances, I/we undertake to immediately notify CIMB Singapore in accordance with Clause 5 and Clause 6 below.
3. I/We also agree to hold harmless, release and agree to indemnify CIMB Singapore, its shareholders, officers, owners, directors, employees, successors, and assigns from any and all liability arising from CIMB Singapore's reliance on the declarations made by me/us.
4. I/We irrevocably and unconditionally authorise and consent to the disclosure of any information relating to me/us and my/our account(s) (including but not limited to loan accounts and/or any other accounts opened or to be opened in connection with the property financing) to the Monetary Authority of Singapore and any statutory and revenue authorities, the police and any public officer conducting an investigation, any branch or Head Office of CIMB Singapore in or outside Singapore, CIMB Singapore's auditors and any person or organisation, whether in Singapore or elsewhere, providing electronic or other services to CIMB Singapore, any person or organisation whether in Singapore or elsewhere, engaged by CIMB Singapore for the purpose of performing or in connection with the performance of services or operational functions of CIMB Singapore where such services or operational functions have been out-sourced, any person to whom disclosure is permitted or required by the Banking Act (Chapter 19) or any statutory provision or law. Without prejudice to the foregoing, I/we further authorise such disclosure,
  - to any credit bureau or any other or other organisation or corporation or to any member thereof, for the purpose of, without limitation, assessing my/our credit worthiness; and
  - in connection with any assignment, transfer or novation by CIMB Singapore in relation to the account(s) (including but not limited to loan accounts and/or any other accounts opened or to be opened in connection with the property financing).
5. I/We shall notify CIMB Singapore promptly of any change of my/our records, particulars, and in particular, change of address.
6. I/We shall also notify CIMB Singapore promptly in writing of any change or variation in my/our signature. CIMB Singapore shall be entitled to a reasonable period of time of not less than 7 Business Days from receipt of such instructions ("processing period") to process such notification of change, and CIMB Singapore shall not be liable to me/us in any manner for any act done or omission made on the basis of the existing instructions, mandate or authorisations during such processing period.
7. I/We shall sign and confirm any confirmation slip, including that related to auditing purposes (if requested to do so) and promptly notify CIMB Singapore of any change in my/our address or personal information.

## Declaration Relating To Personal Data Protection Act (PDPA) 2012

1. I/We represent, undertake and warrant that:
  - i. for any personal data of individuals that I/we will be or disclosing to CIMB Bank Berhad ("CIMB Bank"), I/we would have prior to disclosing such personal data to CIMB Bank obtained the appropriate consent from the individuals whose personal data are being disclosed, to:
    - a. permit me/us to disclose the individuals' personal data to CIMB Bank for the purpose of conducting valuation on the property ("Purposes"); and/or
    - b. permit CIMB Bank and its related corporations (in Singapore and/or elsewhere) to collect, use, disclose and/or process the individuals' personal data for the Purposes;
  - ii. any personal data of individuals that I/we will be or is disclosing to CIMB Bank are accurate. Further, I/we shall give CIMB Bank notice in writing as soon as reasonably practicable should I/we be aware that any such personal data has been updated and/or changed after such disclosure;
  - iii. I/we shall give CIMB Bank notice in writing as soon as reasonably practicable should I/we be aware that any individual above has withdrawn such consent as set out at paragraph [1(i)] above. Without prejudice to CIMB Bank's other rights under law



and/or this application, upon the receipt by CIMB Bank of the said notification, CIMB Bank shall have the right to discontinue or not provide any of its services and/or products that are linked to such personal data; and

- iv. I/we shall otherwise assist CIMB Bank to comply with the Personal Data Protection Act 2012 ("PDPA") and all subsidiary legislation related thereto.
- 2. Notwithstanding anything to the contrary, I/we undertake to indemnify and at all times hereafter to keep CIMB Bank and its related corporations (together with their respective officers, employees and agents) (each an "Injured Party") indemnified against any and all losses, damages, actions, proceedings, costs, claims, demands, liabilities (including full legal costs on a solicitor and own client basis) which may be suffered or incurred by the Injured Party or asserted against the Injured Party by any person or entity (including me/us) whatsoever, in respect of any matter or event whatsoever arising out of, in the course of, by reason of or in respect of:
  - i. any breach of any of the provisions in this declaration; and/or
  - ii. any action or omission by me/us, that causes CIMB Bank and/or any of its related corporations to be in breach of the PDPA.

### Declaration By Applicant(s)

1. I/We confirm that the information given or to be given to CIMB Group<sup>1</sup> ("CIMB Group") is/will be true, accurate and complete and that I/we have not intentionally withheld any material information;
2. I/We authorise CIMB Group to obtain, use and verify any information about me/us from any source including the HDB, any credit bureau or credit reference agencies, financial institutions, government authorities and/or any other entities for any purpose as CIMB Group deems fit;
3. I/We authorise CIMB Group to disclose any information about me/us (as defined in the Banking Act, Chapter 19 Singapore Statutes) in such manner as CIMB Group may require (including without limitation to any credit bureau or credit reference agencies, financial institutions, government authorities and/or any other entities) for any other purpose as CIMB Group deems fit;
4. I/We agree to pay any fee and/or charges incurred in relation to my/our loan application;
5. I/We confirm and warrant that I/we have not received and will not receive any discount, rebate or any other benefit from the vendor or developers of the property (whether in the form of stamp duty or legal fees subsidy or renovation subsidy or otherwise), which will have the effect of reducing the actual purchase price of the property or if I/we have received or will receive any discount, rebate or any other benefit from the vendor or developers of the property, I/we have informed CIMB Group of such incentives, discount, rebate, vouchers or other benefits;
6. I/We declare that I/we am/are not undischarged bankrupt(s) and no statutory demand or legal proceedings have been served or commenced against me/us;
7. I/We warrant that all documents enclosed together with this application are true copies, and shall become and remain the property of CIMB Group;
8. I/We declare that the property to be mortgaged is not or will not be acquired by me/us by way of gift or unfair preference, or at an undervalue;
9. I/We understand that CIMB Group may, in CIMB Group's sole discretion, reject this Application without having to provide any reasons and I/we understand that CIMB Group will not be responsible for any loss, cost, expenses or liabilities incurred by me/us arising from the rejection of this Application or as a result of the time taken to process the Application and any delay arising for any whatsoever reasons;
10. In connection with the Bank Negara Guidelines on Credit Transactions and Exposure with Connected Parties, I/we hereby declare that:

- I/We am/are staff of the CIMB Group<sup>1</sup>
- To the best of my/our knowledge, I/we have close relative(s)<sup>2</sup> employed under the CIMB Group or any relative(s) have acted as my guarantor.

Please give details of your close relative(s) in CIMB Group:

Name as per NIRC/Passport	NRIC/Passport No.	Relationship	Acted As Guarantor
			<input type="checkbox"/> Yes <input type="checkbox"/> No
			<input type="checkbox"/> Yes <input type="checkbox"/> No

Please note that where there is no declaration made by the borrower(s), the above declaration is deemed not to be applicable.

<sup>1</sup>CIMB Group means CIMB Bank Berhad or CIMB Islamic Bank Berhad or CIMB Investment Bank Berhad or other subsidiaries or companies by the aforesaid respective banking institutions.

<sup>2</sup>Close relative(s) include parent/spouse of staff including the spouse's dependents/children/spouse of the children/brother and sister/spouse of brother/sister and any other dependents and persons who may influence/be influenced by the staff.

11. Confirm that I am/we are the sole Beneficial Owner(s) of the loan account(s). Beneficial Owners include (i) in the case of a natural person, one who ultimately owns or control the account, (ii) the person on whose behalf a transaction is being conducted or (iii) the person who exercises ultimate effective control in the case of corporate or incorporate bodies. I/We further acknowledge that in the event I/we am/are not the Beneficial Owners of the loan account(s), I/we shall inform CIMB Group accordingly.

**CIMB FastSaver Account**

1. "Shell financial institution" means a bank or financial institution incorporated, formed or established in a country or jurisdiction where the bank or financial institution has no physical presence and which is unaffiliated with a financial group that is subject to effective consolidated supervision.

"Non-Cooperative Jurisdiction" refers to list of tax havens by European Union. I/We represent and warrant that my/our funds do not originate from, nor will they be routed through, an account maintained at a Foreign Shell Financial Institution, or a bank organized or chartered under the laws of a Non-Cooperative Jurisdiction.

2. I/We agree to promptly provide any information or representations deemed necessary by CIMB Bank Berhad, Singapore Branch ("CIMB Bank") for verification, in its sole discretion, to comply with anti-money laundering regulations countering the Financing of Terrorism and related responsibilities from time to time. I/We acknowledge that in the event of delay or failure to produce any information or representations required by CIMB Bank for verification purposes, CIMB Bank may take such actions as in its sole discretion deemed necessary, including, without limitation, to refuse to accept this application and/or the funds.

3. I/We have read, understood and agree to be bound by the Bank's Terms and Conditions Governing the Operations of Deposits Account, Terms and Conditions Governing Electronic Banking Services, E-statements and E-alerts and any other terms and conditions relating to the Bank's products or services (as may be amended from time to time) which I/we acknowledge are available for download at the Bank's website or upon my/our request, and shall not hold the Bank and any of its officers, employees, agents, contractors or service providers responsible in any way.

**Declaration (Important: Please read before signing)**

1. I/We have read and understood the declarations set out in the overleaf. I/We affirm the said declarations and agree to abide and be bound by the matters stated therein.
2. My/Our personal data may/will be disclosed by CIMB, if engaged, to its third party service providers (including insurance companies, valuation firms, lawyers/law firms), which may be outside of Singapore, for processing my/our personal data for CIMB or one or more of the Purposes.
3. I/We represent and warrant that I/we am/are the user and/or subscriber of the telephone number(s) provided by me/us to CIMB, and that I/we have read and understood and agree to all of the above provisions, including the Terms and Conditions Governing Personal Data Protection Act (PDPA) 2012, available at our official CIMB SG website.

*Signature of Principal Applicant*

*Signature of Joint Applicant*

Date (DD/MM/YYYY):

Date (DD/MM/YYYY):

FOR BANK USE ONLY					
Indicative Valuation (SGD):		Valuation Date:		Valuation Firm/Name of Valuer:	
CRM Application No.:	Parking Branch/Code:	Salesperson Name:	Salesperson Employee No.:	Referred By:	Interest Rate Package Code: