

MORTGAGE LOAN APPLICATION FORM

*Delete whichever is not applicable

1. PERSONAL DETAILS

Applicant ("Mr./Ms./Dr.")		Co-Applicant ("Mr./Ms./Dr.")	
<input type="checkbox"/> Borrower <input type="checkbox"/> Mortgagor		<input type="checkbox"/> Co-borrower <input type="checkbox"/> Guarantor <input type="checkbox"/> Mortgagor	
Full Name (Underline surname)			
Relationship to Applicant			
NRIC/Passport No.			
Date of Birth	DD MM YY	DD MM YY	
Nationality			
Marital Status			
No. of Dependent			
Citizenship			
<input type="checkbox"/> Spousean <input type="checkbox"/> Spore P.R. <input type="checkbox"/> Others		<input type="checkbox"/> Spousean <input type="checkbox"/> Spore P.R. <input type="checkbox"/> Others	
Highest Education Obtained			
<input type="checkbox"/> Primary <input type="checkbox"/> Secondary <input type="checkbox"/> 'N' Level <input type="checkbox"/> Diploma <input type="checkbox"/> Degree <input type="checkbox"/> Higher Degree <input type="checkbox"/> Others		<input type="checkbox"/> Primary <input type="checkbox"/> Secondary <input type="checkbox"/> 'A' Level <input type="checkbox"/> Diploma <input type="checkbox"/> Degree <input type="checkbox"/> Higher Degree <input type="checkbox"/> Others	
Residential Address			
Yes in current residence:		Yes in current residence:	
Type of Residence	<input type="checkbox"/> Condo/Apt <input type="checkbox"/> Others <input type="checkbox"/> Landed	<input type="checkbox"/> Condo/Apt <input type="checkbox"/> Others <input type="checkbox"/> Landed	
Please specify		Please specify	
<input type="checkbox"/> Owned <input type="checkbox"/> Parent's/Relative's <input type="checkbox"/> Provided <input type="checkbox"/> Rented <input type="checkbox"/> Mortgaged		<input type="checkbox"/> Owned <input type="checkbox"/> Parent's/Relative's <input type="checkbox"/> Provided <input type="checkbox"/> Rented <input type="checkbox"/> Mortgaged	
Contact			
Mobile:		Mobile:	
Home:		Home:	
Office:		Office:	
E-mail:		E-mail:	
Mailing Address			

2. EMPLOYMENT

Employment Type	<input type="checkbox"/> Salaried <input type="checkbox"/> Self-Employed <input type="checkbox"/> Commission Based <input type="checkbox"/> Unemployed <input type="checkbox"/> Retired	<input type="checkbox"/> Salaried <input type="checkbox"/> Self-Employed <input type="checkbox"/> Commission Based <input type="checkbox"/> Unemployed <input type="checkbox"/> Retired
Position in Company		
Job Title		
Business Type		
<input type="checkbox"/> MNC <input type="checkbox"/> Public Company <input type="checkbox"/> Government <input type="checkbox"/> Private Limited <input type="checkbox"/> Unformed Group <input type="checkbox"/> Others		<input type="checkbox"/> MNC <input type="checkbox"/> Public Company <input type="checkbox"/> Government <input type="checkbox"/> Private Limited <input type="checkbox"/> Unformed Group <input type="checkbox"/> Others

Nature of Business	<input type="checkbox"/> Banking/Finance <input type="checkbox"/> Service <input type="checkbox"/> Manufacturing <input type="checkbox"/> Construction Others	<input type="checkbox"/> Banking/Finance <input type="checkbox"/> Service <input type="checkbox"/> Manufacturing <input type="checkbox"/> Construction Others
Company's Name		
Company's Address		
Employment/Contract Pass Expiry	Yes in Service: Tel.No. DD MM YY	Yes in Service: Tel.No. DD MM YY
Previous Employer (if less than 2 years with current employer)	Company's Name: Position Held: Yes in service:	Company's Name: Position Held: Yes in service:

3. INCOME INFORMATION

Monthly Salary	Basic	Rental	Basic	Rental
	Fixed allowance		Fixed allowance	
	Commission		Commission	
	Bonus	Others	Bonus	Others

4. MAIN APPLICANT'S FINANCIAL BACKGROUND

Bank	Facility Type	Loan Amount Outstanding	Monthly Instalment	Security

5. CO-APPLICANT'S FINANCIAL BACKGROUND

Bank	Facility Type	Loan Amount Outstanding	Monthly Instalment	Security

List all financial commitment of both applicants. (If space provided is insufficient please attach separate copies).

6. PARTICULARS OF THE PROPERTY TO BE MORTGAGED

Address of Property			
Particulars of person(s) who will be the owner(s) but not borrower(s).			
Name	NRIC/Passport No.	Date of Birth.	
No. Of Bedrooms:	Land Area: sq.m	Built-in Area: sq.m	
Purpose:	<input type="checkbox"/> Owner Occupation <input type="checkbox"/> Investment	Expected Rental:	
Type:	<input type="checkbox"/> Bungalow <input type="checkbox"/> Semi-Detached <input type="checkbox"/> Terrace <input type="checkbox"/> Condominium <input type="checkbox"/> Apartment <input type="checkbox"/> Townhouse <input type="checkbox"/> Villa		
Title:	<input type="checkbox"/> Freehold <input type="checkbox"/> Leasehold:	Yes Commenced Since:	
Property:	<input type="checkbox"/> Completed <input type="checkbox"/> Under Construction		
Age of Property:	Yes	Expected Date of Completion:	

Declaration

I/We jointly and severally:

- confirm that all information provided or which may subsequently be provided to the bank is/will be true, accurate and complete and I/we have not withheld any material information;
- agree to enclose the copies of my/our income substantiation documents and other documents as may be required by the Bank, which documents shall thereby become and remain the Bank's properties;
- authorize the Bank to conduct credit checks and verify information given in this application with any party(including, without limitation, with any credit bureau or any other organization or corporation set up for the purpose of collecting and providing information relating to the credit standing of persons) without reference to me/us;
- by my/our signing of this application irrevocably and unconditionally consent for the Bank and any officer (as defined in the Banking Act(Cap.119)(the "Banking Act") of the Bank to disclose any customer information(as defined in the Banking Act) relating to me/us or any information whatsoever relating to me/us as the Bank shall consider appropriate to any person to whom disclosure is permitted or required by any statutory provision or law or to any other person wherever situate for any purpose whatsoever and it is hereby agreed that the Bank and any officer of the Bank may disclose the foregoing information to the fullest extent permitted by the Banking Act or any other statutory provision or law. Without prejudice to the foregoing, I/we consent to such disclosure to any credit bureau or any other organization or corporation set up for the purpose of collecting and providing information relating to the credit standing of persons, and to the disclosure by such credit bureau or other organization or corporation to any member thereof, for the purposes of assessing my/our credit worthiness or for any other purpose whatsoever;
- agree that I/we shall execute such forms, agreements, facility letters as may be required by the Bank before the Bank's officer upon being notified that my/our application has been approved by the Bank;
- agree to pay all fees in connection with this application as required/imposed by the Bank;
- acknowledge that the Bank has the absolute right to approve or reject my/our application without assigning any reason.

Main Applicant's Signature

Co-Applicant's Signature

Date:
Name:(please print)

Date:
Name:(please print)

IMPORTANT:

- TO EXPEDITE PROCESSING, PLEASE COMPLETE THE FORM IN FULL AND ATTACH THE FOLLOWING:
- COPY OF IDENTIFICATION CARD (FRONT AND BACK)/PASSPORT.
 - LAST TWO YEARS' INCOME TAX RETURN.
 - LAST TWO YEARS' BALANCE SHEET & PROFIT AND LOSS STATEMENTS (FOR SELF-EMPLOYED BORROWER).
 - OPTION TO PURCHASE OR SALE AND PURCHASE AGREEMENT.
 - EMPLOYER'S LETTER ADDRESSED TO BANGKOK BANK PUBLIC CO.LTD (SINGAPORE) CONFIRMING POSITION, YEARS OF SERVICE, AND REMUNERATION.
 - BANK'S REFERENCE LETTER ADDRESSED TO BANGKOK BANK PUBLIC CO.LTD (SINGAPORE) CONFIRMING BANKING RELATIONSHIP, CONDUCT OF ACCOUNT, TYPE OF ACCOUNT MAINTAINED, AND SIZE OF LOAN/DEPOSIT MAINTAINED.
 - LAST 6 MONTHS' BANK STATEMENTS
 - OTHERS UPON REQUEST.

TERMS FOR FINANCING

Purpose

To finance the purchase of residential property in Thailand.

Loan Quantum

Up to 70% of valuation if property is purchased from open market.
Up to 70% of purchase price if property is purchased from developer and is still under construction.

Security

Legal mortgage of property to be financed and any other security as required.

Loan Tenure

Maximum 10 years

Currency

The loan shall be denominated in SGD, USD or any other currency acceptable to the Bank.

Interest Rate (Subject to changes at Bank's discretion)

Loan in SGD - Bank's Prime Lending Rate per annum
Loan in USD - Bank's USD Prime Lending Rate +1% per annum.
Loan in other currencies - To be advised.

Repayment

Repayment of principal and interest is by monthly instalment and to commence one month from date of 1st disbursement of loan.

Drawdown

Loan shall be drawdown only upon payment by the borrower of the difference between the purchase price and the loan amount, subject to completion of all documentations.

Prepayment

Prepayment of loan allowed subject to payment of 1.5% flat on the loan amount to be prepaid.

Processing Fee

Processing fee of S\$5,000 or equivalent amount payable upon acceptance of our letter of offer and S\$2,000 or equivalent shall be refunded upon drawdown of the loan.

Expenses

All expense such as legal/mortgage costs, valuation fee and fire insurance premium etc shall be payable by the borrower.

- Note:
- Approval of loan is subject to Bank's discretion.
 - Above terms are subject to changes without prior notice.