

RHB EDU Loan Application Form
ELIGIBILITY CRITERIA

For the main applicant:

- Singapore Citizen or Singapore Permanent Resident
- Age between 21 and 62 years (as at end of loan tenure)
- Earning a minimum annual income of S\$12,000

For the joint applicant / guarantor:

- Singapore Citizen or Singapore Permanent Resident
- Age between 21 and 62 years (as at end of loan tenure)
- Gainfully employed, earning a minimum annual income of S\$12,000 (for joint applicant) or S\$30,000 (for guarantor)
- Guarantor can be any person who meets the above stipulated requirements

DOCUMENTS REQUIRED

- (a) Photocopy of NRIC (both sides)
- (b) **Proof of Income** (Salaried Person): 1. Latest original computerized payslip **AND** 2. Income Tax Notice of Assessment **OR** CPF statement for past 6 months
(Self-Employed) : Latest original Income Tax Notice of Assessment for past 2 years
- (c) Original or certified true copy of **Letter of Acceptance from education institute stating type and duration of course**
- (d) Invoice or course fee schedule
- (e) Any other documents as may be requested by the Bank at its sole discretion

 NOTE: You can now print your Notices of Assessment at myTax Portal with your SingPass or IRAS PIN. The service is free. Log on to www.mytax.iras.gov.sg for more details.

My Loan Request
(I) RHB EDU Loan

 Name of Institution

 Length of course

Starting on

Ending on

Type of Course

 Full-time Part-time

 Course Fees S\$

 Loan Amount Required S\$

Loan Tenure

 months

Type of Repayment Option

 Standard Repayment

 Graduated Repayment

 Deferred Repayment (for full-time course only)

(II) STUDY LOAN FACILITY* (Optional)
 Yes, I wish to apply for Study Loan and I am earning a gross annual income of minimum \$20,000.

Subject to Terms and Conditions governing Study Loan

 Loan Amount Required S\$

Loan Tenure (max. 120 months)

 months

My Personal Details

Name as in NRIC/Passport (Please underline surname)

 Mr Mrs Mdm Ms Dr

 NRIC/Passport No.

Date of Birth

 No. of Dependents

Nationality

 Singapore Citizen Singapore PR, pls specify Nationality _____

 Gender Male Female

Marital Status

 Single Married Divorced Others (Pls specify) _____

Highest Education Obtained

 Higher Degree / Professional Qualification Degree Diploma 'A' Level Others (Pls specify) _____

Home Address Block/House No.

 Unit no.

 Postal Code

 No. of Years in Residence

 Mailing address Office Home

 Street Name

 Condo/ Estate Name

Ownership Type

 Mortgaged / Loans Self-owned Parents' / Relatives' Employer's Rented Monthly Rent S\$ _____

Residential Type

 HDB EC Condo/ Apt Terrace Semi-D Detached Shophouse Office Others (Pls specify) _____

Contact No.

 Home

 Mobile

 Email
My Work Details

 Name of Current Employer

 Current Position in Company

Job Status

 Salaried Self-Employed Commission-Earner Others (Pls specify) _____

 Salary per month (S\$)

Length of Service

 years

 months

 Office Address

 Office No.

 Name of Previous Employer

Length of Previous Service

 years months

My Joint Applicant's / Guarantor's* Details (if applicable)

Name as in NRIC/Passport (Please underline surname)

 Mr Mrs Mdm Ms Dr

 NRIC/Passport No.

Date of Birth

 No. of Dependents

Nationality

 Singapore Citizen Singapore PR, pls specify Nationality _____

 Gender Male Female

Marital Status

 Single Married Divorced Others (Pls specify) _____

Highest Education Obtained

 Higher Degree / Professional Qualification Degree Diploma 'A' Level Others (Pls specify) _____

Home Address Block/House No.

 Unit no.

 Postal Code

 No. of Years in Residence

 Street Name

 Condo/ Estate Name

Ownership Type

 Mortgaged / Loans Self-owned Parents' / Relatives' Employer's Rented Monthly Rent S\$ _____

Residential Type

 HDB EC Condo/ Apt Terrace Semi-D Detached Shophouse Office Others (Pls specify) _____

Contact No.

 Home

 Mobile

 Email

My Joint Applicant's / Guarantor's* Details (if applicable)

Name of Current Employer

Current Position in Company

Job Status Salaried Self-Employed Commission-Earner Others (Pls specify) _____

Salary per month (S\$) Length of Service years months

Office Address Office No.

Name of Previous Employer Length of Previous Service years months

My Financial Commitments

Banking Credit Facility (inclusive of RHB Bank accounts, if any)

Loan Type	Bank	Approved Credit Amount/Limit	Outstanding Balance	Monthly Repayment
Home Mortgage(s)	<input type="text"/>	S\$ <input type="text"/>	<input type="text"/>	<input type="text"/>
Car Loan(s)	<input type="text"/>	S\$ <input type="text"/>	<input type="text"/>	<input type="text"/>
Credit Card(s)	<input type="text"/>	S\$ <input type="text"/>	<input type="text"/>	<input type="text"/>
Line(s) of Credit	<input type="text"/>	S\$ <input type="text"/>	<input type="text"/>	<input type="text"/>
Other Loan(s)	<input type="text"/>	S\$ <input type="text"/>	<input type="text"/>	<input type="text"/>

Mortgage(s) Monthly Repayment by Cash S\$ _____ Mortgage(s) Monthly Repayment by CPF S\$ _____

How Did You Get To Know About Our Edu Loan

<input type="checkbox"/> Branch <input type="checkbox"/> Newspaper <input type="checkbox"/> Internet <input type="checkbox"/> Direct Mailer/ Newsletter <input type="checkbox"/> Friends	<input type="checkbox"/> Roadshow <input type="checkbox"/> Course Consultant Name as in NRIC : _____ NRIC No. : _____ School/Company : _____	FOR OFFICIAL USE ONLY <input type="checkbox"/> Course Consultant <input type="checkbox"/> School / Company
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Declaration & Authorisation

- I/We agree and acknowledge that the approval of this application is in the Bank's sole discretion and that the Bank may decline this application.
- I/We hereby declare that I/we am/are not bankrupt and no statutory demand has been served on me/us.
- I/We confirm that all information contained herein and submitted for documentation are true, correct and complete and I/we have not withheld any information that may prejudice my/our application.
- I/We authorise you or your representative to obtain information relative to this application from any source without reference to me/us.
- I/We hereby agree to provide any additional information and supporting documents from time to time as required by the Bank.
- I/We hereby authorise the Bank to disclose at any time and from time to time any information whatsoever regarding the money and other of my/our relevant particulars or my/our accounts(s) and transactions to any branch, subsidiary, affiliate or office of the Bank or to any government or regulatory authorities or to any other third parties (including, without limitation, credit bureau, credit reference or evaluation agencies) wherever situated for any purpose whatsoever.
- I/We hereby agree that RHB Bank may at its own discretion send by ordinary mail or such other means any approval letter and all other documents to any of my/our address(es) as stated herein at my/our sole risk.
- I/We hereby agree to be jointly and severally liable for all out-of-pocket expenses and/or charges incurred in relation to my/our application when my/our loan is approved.
- I/We hereby agree to be bound by RHB Bank's Terms and Conditions governing RHB EDU Loan (as may be varied by the Bank from time to time), a copy of which is available at all RHB Bank's branches in Singapore and I/we have read and understood all relevant Terms and Conditions.
- I/We hereby declare that none of my/our family is in the employment of the RHB Capital Berhad Group.
- I/We hereby declare that no member of my/our family is/are in the employment of the RHB Capital Berhad Group. Please indicate the name(s) if otherwise _____

Signature of Main Applicant & Date

Signature of Joint Applicant / Guarantor* & Date

For Bank Use

Submitted by & Date _____ Name of Sales Officer _____

Type	Credit Limit (S\$'000)	Interest Rate (%)	Repayment Periods (months)	Monthly Instalment (S\$)	DSR (%)

GL: _____ S: _____ US: _____ Deviation: (Yes/No*) _____

Comments: _____ A : _____ M : _____	Comments: _____ A : _____ M : _____
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Recommended by _____ (Name / Title / Date)

Approved/Rejected by _____ (Name / Title / Date)

*Delete where applicable