



Education Loan Application

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 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

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.

Eligibility:

- Singaporeans or Permanent Residents aged 16 to 50
- Minimum annual income of S\$24,000 for Principal Applicant (if it is an individual application) or Guarantor (if applicable)
- Guarantor is needed when the applicant:
 - is below 21 years old
 - does not meet the minimum income criteria of \$2,000 per month
 - is requesting for a loan more than 8x his/her monthly income
 - is taking up the Interest Servicing Scheme
 - is about to pursue full-time studies

Documents Required:

- Photocopy of NRIC (front and back) of Principal Applicant & Guarantor
- Completed application form duly signed by Principal Applicant & Guarantor
- Letter of Acceptance from the educational institution stating the type, duration of course and total course fee
- (If applicable) Proof of relationship between Principal Applicant & Guarantor (marriage certificate OR birth certificates)

Income Documents Required:

- For salaried employees: Latest 3 months' computerised/electronic payslip OR Last 12 months' CPF contribution history statement OR Latest Income Tax Notice of Assessment
- For commission-based/variable income earners: Latest 2 years' computerised/electronic employer's commission statements OR Last 2 years' Income Tax Notice of Assessment
- For self-employed (the applicant must be in current business for 2 years): Last 2 years' Income Tax Notice of Assessment

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

I/We agree and consent that CIMB Bank Berhad (collectively "CIMB") may collect, use, disclose and process my/our 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 the following purposes:

- processing my/our application and providing me/us with the services/products of CIMB, as well as services and products by other external providers provided through CIMB;
- managing my/our relationship and/or account(s) with CIMB; and
- 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/agents may be offering or which CIMB believes may be of interest or benefit to me/us ("Marketing Purpose"), by way of:

Note: Please indicate your consent by inserting a ✓ in the box.

Principal Applicant

Voice Call/Phone Call SMS/MMS (Text Messages) Fax

Guarantor (if applicable)

Voice Call/Phone Call SMS/MMS (Text Messages) Fax

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 www.cimbbank.com.sg 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.

ABOUT MYSELF

Name as per NRIC/Passport:

Dr Mr Mrs Ms Mdm

Date of Birth (DD/MM/YY):

NRIC/Passport No.:

Gender: Male Female

Singapore Permanent Resident: Yes No

Country of Birth:

Country of Domicile:

Nationality:

Alternate Nationality (if applicable):

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

Marital Status: Single Married Divorced Widowed

No. of Dependents:

Highest Academic Qualification: Primary Secondary 'O' Levels 'A' Levels Diploma Degree Post-graduate

Email:

Please provide at least 2 contact numbers.

Home No.:

Office No.:

Local Mobile No.:

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

Postal Code:

Mailing Address (If different from Residential Address):

Postal Code:

Property Type: HDB Condominium Apartment Landed Others (Please specify):

Residential Status: Self-owned Mortgaged Relatives'/Friends' Parents' Employer's Rented

Length of Stay at Address: Years Months

ABOUT MY EMPLOYMENT

Name of Company:

Occupation: Director/Managing Director Teacher/Lecturer/Principal Self-employed Engineer
 Financial Controller Executive/Officer/Associate Manager
 Others (Please specify):

Nature of Business: Financial Services Property-related Hotel/F&B Transportation
 Government/Statutory Board I.T. & Communications Manufacturing Retail
 Others (Please specify):

Length of Employment:

Gross Monthly Salary:

Other Source of Income:

Name of Previous Employer:

Length of Employment:

ABOUT MY GUARANTOR

Relationship to Principal Applicant:

Name as per NRIC/Passport:

Dr Mr Mrs Ms Mdm

Date of Birth (DD/MM/YY):

NRIC/Passport No.:

Gender: Male Female

Singapore Permanent Resident: Yes No

Country of Birth:

Country of Domicile:

Nationality:

Alternate Nationality (If applicable):

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

Marital Status: Single Married Divorced Widowed

No. of Dependents:

Highest Academic Qualification: Primary Secondary 'O' Levels 'A' Levels Diploma Degree Post-graduate

Email:

Please provide at least 2 contact numbers.

Home No.:

Office No.:

Local Mobile No.:

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

Postal Code:

Mailing Address (If different from Residential Address):

Postal Code:

Property Type: HDB Condominium Apartment Landed Others (Please specify):

Residential Status: Self-owned Mortgaged Relatives'/Friends' Parents' Employer's Rented

Length of Stay at Address: Years Months

ABOUT MY GUARANTOR'S EMPLOYMENT

Name of Company:

Occupation: Director/Managing Director Teacher/Lecturer/Principal Self-employed Engineer
 Financial Controller Executive/Officer/Associate Manager
 Others (Please specify):

Nature of Business: Financial Services Property-related Hotel/F&B Transportation
 Government/Statutory Board I.T. & Communications Manufacturing Retail
 Others (Please specify):

Length of Employment: Gross Monthly Salary:

Other Source of Income:

Name of Previous Employer: Length of Employment:

COURSE DETAILS

Name of Education Institution:

Address of Education Institution:

Postal Code:

Course Name:

Course Duration:

Starting on (DD/MM/YY): Ending on (DD/MM/YY):

Course Fee:

MY FINANCIAL REQUEST

Loan Amount:

Repayment Period (Maximum 120 months): Repayment Option: Standard Repayment Interest Servicing

MY EDUCATION LOAN SERVICING ACCOUNT

I authorise the Bank to debit my CIMB StarSaver Account for my monthly instalments and all other sums due and owing in connection with the Education Loan.

I agree to open a CIMB StarSaver Account for the above purpose.

Please Note:

You are required to open and maintain a CIMB StarSaver Account for the purpose of servicing the monthly instalment and all other sums due and owing upon approval of the loan application. No initial deposit is required for this account.

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*

To the best of my/our knowledge, I/we have close relative(s)* employed under the CIMB Group and/or such relative(s) has acted as my guarantor.

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

Name as per NRIC/Passport:

NRIC/Passport No.: Relationship: Acted as Guarantor: Yes No

Name as per NRIC/Passport:

NRIC/Passport No.: Relationship: Acted as Guarantor: Yes No

*CIMB Group means CIMB Bank Berhad or CIMB Islamic Bank Berhad or CIMB Investment Bank Berhad or other subsidiaries or companies controlled by the aforesaid respective banking institutions. Close relative(s) include parent/spouse of staff including the spouse's dependants/ children/spouse of the children/brother and sister/spouse of brother/sister and any other dependants and persons who may influence/be influenced by the staff.

COMMON REPORTING STANDARD (CRS) SELF-CERTIFICATION

TAX RESIDENCE INFORMATION

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 Principal Applicant is liable to pay tax does not issue TIN to its residents

Reason B – The Principal Applicant 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 understand that the information supplied by me 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.

I acknowledge that the information contained in this form and information regarding the Account Holder and any Reportable Account may be provided directly or indirectly to any relevant tax authority, including of the country/jurisdiction in which this account is 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 certify that I am the Account Holder or am authorized to sign for the Account Holder*, of the account to which this form relates and I declare that all statements made in this declaration are to the best of my knowledge and belief, correct and complete.

If there is a change in circumstances that affects the tax residence of the Account Holder or causes the information contained herein to become incorrect or incomplete, I understand that I am 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):

*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)

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

1. Are you a U.S. Resident? (including a current work permit)
 Principal Applicant: No Yes, Tax No.: Guarantor (if applicable): No Yes, Tax No.:
2. Are you a U.S. Citizen or a Citizen of a U.S. Territory?
 Principal Applicant: No Yes, Tax No.: Guarantor (if applicable): No Yes, Tax No.:
3. Do you hold a U.S. Permanent Resident Card (Green Card)?
 Principal Applicant: No Yes, Tax No.: Guarantor (if applicable): No Yes, Tax No.:

DECLARATION (IMPORTANT: PLEASE READ BEFORE SIGNING)

- 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.
- My/Our personal data may/will be disclosed by CIMB, if engaged, to its third party service providers (including lawyers/law firms), which may be outside of Singapore, for processing my/our personal data for CIMB or one or more of the Purposes.
- 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 www.cimbbank.com.sg.

Signature of Principal Applicant

Date (DD/MM/YY):

Signature of Guarantor

Date (DD/MM/YY):

IMPORTANT INFORMATION

Repayment Option	Standard Repayment	Interest Servicing
Monthly Rest	CIMB Prime Rate (CPR) -0.11% p.a.^ where CPR is currently at 5.5% p.a. Effective Interest Rate ranges between 5.83% p.a. to 9.18% p.a depending on loan tenure	During Interest Servicing: CPR +0.49% p.a.^ and thereafter: CPR -0.11% p.a.^ where CPR is currently at 5.5% p.a. Effective Interest Rate ranges between 6.11% p.a. to 6.44% p.a. depending on loan tenure
Tenure	1 – 10 years	2 – 10 years
Processing Fee	2% of the approved loan amount (deducted upon loan disbursement)	
Late Payment Fee	S\$80	
Cancellation Fee	1% of the undisbursed loan	
Prepayment Fee	1% of the amount prepaid	

[^]Interest rates are subjected to change without prior notice.

- Applications not accompanied by required documents or with incomplete information may cause a delay in processing.
- CIMB Bank Berhad, Singapore Branch (the "Bank") may at our sole discretion extend a loan of up to eight (8) times of yours and/or your guarantor's combined monthly income (minimum loan amount of S\$1,000, capped at S\$200,000) to be repaid of a maximum of ten (10) years at an interest rate offered under the respective repayment scheme.
- Upon approval of the loan, a letter of offer will be mailed to you.
- If there is cancellation after approval of this application, a cancellation fee of 1% of the undisbursed loan amount or portion thereof which is cancelled (as the case may be) is payable.
- Administrative fees of S\$20.00 will be charged for each cancellation of and/or amendment to a Cashier's Order.
- Prevailing charges apply for disbursement in the way of telegraphic transfer and demand draft.
- Terms and conditions governing Education Loan facility will apply. Please visit www.cimbbank.com.sg for the full Terms and Conditions.

DECLARATION & AGREEMENT BY PRINCIPAL APPLICANT

By signing this application, I hereby:

1. request that the Education Loan (the "Loan") be granted to me on the terms and conditions set out in this application form, the Terms and Conditions Governing Education Loan Facility Granted by CIMB Bank Berhad (Singapore Branch) (the "Terms"), a copy of which is made available at CIMB Bank Berhad, Singapore Branch's (the "Bank") website and upon my request, or in any other document(s) the Bank may require me to execute from time to time as amended, modified or varied in the Bank's Letter of Offer;
2. declare and confirm that I have read, understood and accepted the Terms. By signing this application form, I agree to abide and be bound by the Terms;
3. represent and warrant that the information given or to be given to the Bank and any of its officers (as defined in the Banking Act), employees, agents, contractors or service providers is/will be true, accurate and complete and that I have not intentionally withheld any material information and undertake to notify the Bank immediately if any of my personal information and circumstances change;
4. represent and warrant that all documents submitted to the Bank are true copies and agree that such documents shall become the property of the Bank and will not be returnable;
5. represent and warrant that the agreement between me and the education institution ("Institution") is genuine and at arm's length and I am not related to the Institution in any way nor do I have any interest in the Institution's business;
6. declare that (i) I am not an undischarged bankrupt; (ii) no statutory demand has been served on me; (iii) no attachment, sequestration, distress or execution has been taken over any of my assets; (iv) no legal proceedings has been commenced against me;
7. confirm that I have not obtained any education loan from any other financial institution;
8. authorise the Bank to obtain and verify any information about me from any source including my employer, any credit bureau, credit reference agency, financial institution, government authority and/or any other entity;
9. authorise the Bank to disclose any information about me in such manner as the Bank may require (including without limitation to any credit bureau, credit reference agency, financial institution, government authority and/or any other entity) for any other purpose as the Bank deems fit;
10. 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 (all 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. In the event of any conflict between the Terms and Conditions Governing Education Loan Facility Granted by CIMB Bank Berhad (Singapore Branch), the Terms and Conditions Governing the Operations of Deposits Account, the 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, the Terms and Conditions Governing Education Loan Facility Granted by CIMB Bank Berhad (Singapore Branch) shall prevail;
11. agree to sign all such forms, documents and agreements within such time and in such manner as the Bank may require if this application is approved;
12. agree that the Bank has absolute discretion to decline this application, extend such other loan amount (including a lower loan amount than the amount applied for in this application) or impose other conditions on me as the Bank may deem fit without assigning any reason whatsoever;
13. agree that the Bank may send by ordinary mail or such other means at my sole risk the Letter of Offer, Cashier's Order(s) and all other documents and communications to any of my address(es) on the Bank's records as the Bank may in its discretion select;
14. authorise the Bank to (i) deduct upfront from the Loan, upon disbursement, a processing fee of 2% of the approved loan amount; and (ii) debit the monthly instalment amounts and accrued interest and all other monies due and payable by me to the Bank from such account as may be designated by me or any other account(s) which I maintain with the Bank singly or jointly with any other person on a joint alternate basis, without prior notice to me. Notwithstanding the foregoing, I agree not to overdraw such account(s) without prior arrangement and approval from the Bank; and
15. agree to be solely liable for all out-of-pocket expenses and/or charges incurred in relation to my application regardless of whether this application is approved or declined; and
16. authorise the Bank to disburse the Loan when it deems fit in accordance with the instructions herein. In the event that the requested amount exceeds the approved loan amount, the Bank will reduce the amount of any of the Cashier's Orders to be issued accordingly.

DECLARATION & AGREEMENT BY GUARANTOR

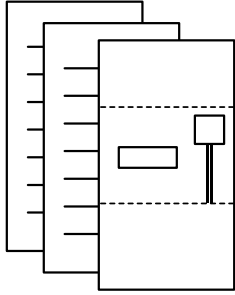
By signing this application, I hereby:

1. request that the Loan be granted to the abovenamed applicant on the terms and conditions set out in this application form, the Terms, a copy of which is made available at the Bank's website and upon the applicant's request, or in any other document(s) the Bank may require the applicant to execute from time to time as amended, modified or varied in the Bank's Letter of Offer;
2. represent and warrant that the information given or to be given to the Bank and any of its officers (as defined in the Banking Act), employees, agents, contractors or service providers is/will be true, accurate and complete and that I have not intentionally withheld any material information and undertake to notify the Bank immediately if any of my personal information and circumstances change;
3. represent and warrant that all documents submitted to the Bank are true copies and agree that such documents shall become the property of the Bank and will not be returnable;
4. declare that (i) I am not an undischarged bankrupt; (ii) no statutory demand has been served on me; (iii) no attachment, sequestration, distress or execution has been taken over any of my assets; (iv) no legal proceedings has been commenced against me;
5. authorise the Bank to obtain and verify any information about me from any source including my employer, any credit bureau, credit reference agency, financial institution, government authority and/or any other entity; and
6. authorise the Bank to disclose any information about me in such manner as the Bank may require (including without limitation to any credit bureau, credit reference agency, financial institution, government authority and/or any other entity) for any other purpose as the Bank deems fit.

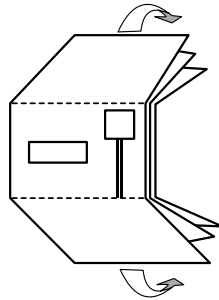
U.S. TAX DECLARATION UNDER FOREIGN ACCOUNT TAX COMPLIANCE ACT (FATCA)

1. I/We hereby confirm the information provided is true, accurate and complete.
2. 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.
3. 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.
4. 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.
5. I/We also agree and undertake to notify CIMB (within 30 calendar days), or provide the information if requested by CIMB, if there is a change in any information which I/we have provided to CIMB.

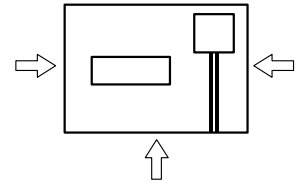
HOW TO USE THE BUSINESS REPLY ENVELOPE (BRE)



1. Place documents together with the BRE.



2. Fold inwards along the dotted lines as indicated.



3. Seal along edges with clear tape (do not staple). Drop sealed envelope into post box.

Fold Here

**Business Reply Service
Permit No. 08776**



CIMB BANK BERHAD
Attn: CIMB Education Loans
Robinson Road, P.O. Box 0088
Singapore 900138

Strictly Private and Confidential

Postage
will be paid
by addressee.
For posting in
Singapore only.



Seal here with clear tape

Seal here with clear tape

Fold Here