



## United Kingdom (UK) Property Loan Application

[For use only by Non-UK Resident Borrowers and Mortgages]

Please take a few minutes to tell us about 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 ("CIMB Bank") may collect, use, disclose and process my/our personal information provided by me/us to CIMB Bank, for one or more of the purposes stated in CIMB Bank's Terms and Conditions Governing Personal Data Protection Act (PDPA) 2012, available at [www.cimbbank.com.sg](http://www.cimbbank.com.sg), including the following purposes:

- processing my/our application and providing me/us with the services/products of CIMB Bank, as well as services and products by other external providers provided through CIMB Bank;
- managing my/our relationship and/or account(s) with CIMB Bank;
- permit and consent to CIMB Bank and its affiliates (including branches), business partners, related corporations and third party service providers/agents (including, without limitation, insurance companies, valuation firms, lawyers/law firms) of CIMB Bank, (whether located within or outside Singapore), to also disclose my/our personal information to CIMB Bank for the purpose of processing my/our application; and
- sending me/us marketing, advertising and promotional information ("Marketing Messages") about other products/services that CIMB Bank and its affiliates, business partners, related corporations and third party service providers/agents may be offering or which CIMB Bank 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

#### Joint Applicant/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](http://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.

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](http://www.creditbureau.com.sg)

## ABOUT MYSELF

Name as per NRIC/Passport:  Dr  Mr  Mrs  Ms  Mdm

Date of Birth (DD/MM/YYYY): \_\_\_\_\_ NRIC/Passport No.: \_\_\_\_\_

Gender:  Male  Female Singapore Permanent Resident:  Yes  No

Country of Birth: \_\_\_\_\_ Country of Domicile (Excluding UK): \_\_\_\_\_

Nationality: \_\_\_\_\_ Alternate Nationality (If applicable): \_\_\_\_\_

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

Marital Status:  Single  Married  Widowed  Divorced

No. & Age(s) of Dependant(s): \_\_\_\_\_

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

Residential Address (Not applicable for UK address): \_\_\_\_\_

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

Mailing Address (If different from Residential Address): \_\_\_\_\_

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

Home No.: \_\_\_\_\_ Mobile No.: \_\_\_\_\_ Office No.: \_\_\_\_\_

Fax No.: \_\_\_\_\_ Email Address: \_\_\_\_\_

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

Name of Singapore Contact Person & Contact Details (If applicant resides overseas): \_\_\_\_\_

## ABOUT MY EMPLOYMENT

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

Name of Company:

Occupation: Nature of Business:

Length of Employment: Years Months

Office Address:

Postal Code:

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

Name & Office Address of Previous Company (If less than 3 years with current company):

Occupation: Nature of Business:

Length of Employment: Years Months

## ABOUT MY FINANCIAL COMMITMENTS (INCLUDING GUARANTEES GIVEN)

No.	Type of Facility or Arrangement	Lender*	Collateral Details (If any)	Loan Outstanding**/ Credit Limit	Remaining Tenure	Current Interest Rate	Monthly Repayment	
							Cash	CPF
1.				S\$	Yrs	%	S\$	S\$
2.				S\$	Yrs	%	S\$	S\$
3.				S\$	Yrs	%	S\$	S\$
4.				S\$	Yrs	%	S\$	S\$

\*Lender includes but is not limited to the HDB, any financial institution or moneylender or any person or corporation by whom a motor vehicle is to be bailed to a hirer under a hire-purchase agreement.

\*\*Including undisbursed amount.

## 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

Date of Birth (DD/MM/YYYY):

NRIC/Passport No.:

Gender:  Male  Female

Singapore Permanent Resident:  Yes  No

Country of Birth:

Country of Domicile (Excluding UK):

Nationality:

Alternate Nationality (If applicable):

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

Marital Status:  Single  Married  Widowed  Divorced

No. & Age(s) of Dependant(s):

Highest Qualification:  Post Grad./University  Diploma  'A' Level  'O' Level  Others (Please specify):

Residential Address (Not applicable for UK address):

Postal Code:

Mailing Address (If different from Residential Address):

Postal Code:

Home No.:

Mobile No.:

Office No.:

Fax No.:

Email Address:

Residence Status:  Fully Owned  Mortgage  Rented, Rental: S\$ \_\_\_\_\_ per month

Staying with Family/Relatives  Others (Please specify):

Name of Singapore Contact Person & Contact Details (If applicant resides overseas):

## ABOUT MY JOINT APPLICANT'S EMPLOYMENT

Employment Status:  Employee  Self-Employed  Sales/Commission Earner

Others (Please specify):

Name of Company:

Occupation:

Nature of Business:

Length of Employment: \_\_\_\_\_ Years \_\_\_\_\_ Months

Office Address:

Postal Code:

Income:  Fixed Income: S\$ \_\_\_\_\_ per month  Variable Allowance: S\$ \_\_\_\_\_ per month

Trade: S\$ \_\_\_\_\_ per annum  Commission: S\$ \_\_\_\_\_ per annum

Others (Please specify):

Name & Office Address of Previous Company (If less than 3 years with current company):

Occupation:

Nature of Business:

Length of Employment: \_\_\_\_\_ Years \_\_\_\_\_ Months

## ABOUT MY JOINT APPLICANT'S FINANCIAL COMMITMENTS (INCLUDING GUARANTEES GIVEN)

No.	Type of Facility or Arrangement	Lender*	Collateral Details (If any)	Loan Outstanding**/ Credit Limit	Remaining Tenure	Current Interest Rate	Monthly Repayment	
							Cash	CPF
1.				S\$	Yrs	%	S\$	S\$
2.				S\$	Yrs	%	S\$	S\$
3.				S\$	Yrs	%	S\$	S\$
4.				S\$	Yrs	%	S\$	S\$

\*Lender includes but is not limited to the HDB, any financial institution or moneylender or any person or corporation by whom a motor vehicle is to be bailed to a hirer under a hire-purchase agreement.

\*\*Including undisbursed amount.

## 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.: .....
  - Joint Applicant/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.: .....
  - Joint Applicant/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.: .....
  - Joint Applicant/Guarantor (If applicable) :  No  Yes, Tax No.: .....

## PROPERTY I WISH TO FINANCE

Project Name and Address of Property to be Financed:

1. Name of Owner: ..... NRIC/Passport No.: .....

2. Name of Owner: ..... NRIC/Passport No.: .....

Property Type:	<input type="checkbox"/> Bungalow/Detached*	<input type="checkbox"/> Semi-D*	*No. of storeys in your landed property:
	<input type="checkbox"/> Intermediate/Corner Terrace*		
	<input type="checkbox"/> Apartment**	<input type="checkbox"/> Condominium**	**No. of rooms:
	<input type="checkbox"/> Office	<input type="checkbox"/> Shop	<input type="checkbox"/> Shophouse
	<input type="checkbox"/> Others (Please specify): .....		

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

Purchase Price: GBP ..... Purchase Date: .....

Purpose of Property:  Owner Occupation  
 Investment (Please delete where applicable):  
 Capital Appreciation/Asset Allocation/Rental Income

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

Property Status:  Completed (age: ..... )  
 Under Construction (Expected date of completion and ready for occupation: ..... )

Property Renovated:  Yes (Year: ..... , Amount Spent: GBP ..... )  
 No

Name of United Kingdom Contact Person & Contact Details (For valuation purposes):  
 .....

## ABOUT MY PROPERTY LOAN REQUIREMENTS

 **New Purchase**
 **Refinancing**

Cash Upfront	GBP	Existing Bank/Financial Institution	
Cash Rebate/Discounts	GBP	Existing Loan Outstanding	GBP
Loan Amount	GBP	Loan Amount	GBP
	Yrs		Yrs
Conversion Rate (GBP/S\$) (If applicable)		Conversion Rate (GBP/S\$) (If applicable)	
Loan Amount in S\$ Equivalent (If applicable)	S\$	Loan Amount in S\$ Equivalent (If applicable)	S\$
	Yrs		Yrs

## ABOUT MY SOLICITOR

Name of Law Firm:

Solicitor's Name:

Office Address:

Postal Code:

Office No.:

Mobile No.:

Fax No.:

Email Address:

## DOCUMENTS THAT I HAVE ENCLOSED

The Bank reserves the right to request additional supporting documents, where necessary, at any time during the loan application process.

- Copy of NRIC and Passport of all Applicants & Owners
- Copy of Property Purchase Agreement
- Income Documents:  Latest Income Tax Assessment & CPF Statement (Salaried)
- Latest 2 years Income Tax Assessment (Self-Employed)
- Others (Please specify):
- Latest 12 months Loan Statement from Existing Bank/Financial Institution (If refinancing)

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

- I/We hereby confirm the information provided is true, accurate and complete.
- 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.
- 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.
- 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.
- 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.

## 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 declare that the information provided under the section "About My Financial Commitments" and "About My Joint Applicant's Financial Commitments" shall include credit facilities or arrangements (i) where the funds have been disbursed but not fully repaid, (ii) where the funds have not been disbursed either in whole or in part, (iii) which may still be under the status of application processing and that has not been approved or accepted in the 6 months prior to the date of this loan application, (iv) which is obtained from any person by whom a motor vehicle is bailed to a hirer under a hire-purchase agreement in my name or jointly with another borrower where no periodic payments are required to be made under the hire-purchase agreement yet or there is outstanding periodic payments to be made under the hire-purchase agreement; and/or (v) in respect of which I/we are acting as guarantor(s);
3. I/We undertake to give CIMB Group notice in writing of any change in particulars or declarations given in this application and to submit relevant documentary proof to CIMB Group for any change of the particulars or declarations given above;
4. I/We authorise CIMB Group to disclose 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 in or out of Singapore;
5. 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 in or out of Singapore) for any other purpose as CIMB Group deems fit in its absolute discretion;
6. I/We agree to pay all fees and/or charges incurred by CIMB Group, its agents, valuers and solicitors wheresoever situate in relation to my/our loan application regardless of whether the application is approved and/or accepted by me/us;
7. 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;
8. I/We warrant that all documents enclosed together with this application are true copies, and shall become and remain the property of CIMB Group;
9. 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;
10. I/We have obtained or will before entering into a legally binding contract for acquisition of the mortgaged property, seek the prior written approval of the relevant competent authorities in the United Kingdom, if any such approval is advised by my/our solicitors to be so required, and undertake to furnish CIMB Group with evidence of such approval before settlement of the financing transaction;
11. I/We am/are not citizen(s) or permanent resident(s) of or otherwise resident(s) in United Kingdom, do not currently reside in United Kingdom, nor intend to reside in United Kingdom for the duration of the financing to which this application relates;
12. I/We understand that CIMB Group may, in your 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 delay arising for any whatsoever reason;
13. 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 NRIC/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.

**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 [www.cimbbank.com.sg](http://www.cimbbank.com.sg).

Signature of Principal Applicant

Date (DD/MM/YYYY):  
.....

Signature of Joint Applicant

Date (DD/MM/YYYY):  
.....

FOR BANK USE ONLY					
INDICATIVE VALUATION (GBP):		VALUATION DATE:		VALUATION FIRM/NAME OF VALUER:	
U.S. INDICIA: <input type="checkbox"/> U.S. CITIZEN/RESIDENT <input type="checkbox"/> U.S. ADDRESS <input type="checkbox"/> U.S. PHONE NO. (+1) <input type="checkbox"/> U.S. BIRTH PLACE <input type="checkbox"/> P.O.A/AUTHORISED SIGNATORIES <input type="checkbox"/> HOLD MAIL/'IN-CARE-OF' ADDRESS					
CRM APPLICATION NO.:	PARKING BRANCH/CODE:	SALESPERSON NAME:	SALESPERSON EMPLOYEE NO.:	REFERRED BY:	INTEREST RATE PACKAGE CODE: