

**Referral Co./Contact Person:** 

Co. Reg. No.: 196400348D

Contact No.:

Consumer Advisory - Free Credit Report for Individual Applicant 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/Passport to the credit bureau's registered office to obtain a free credit report. Credit Bureau (Singapore) Pte Ltd (www.creditbureau.com.sg)

#### Vehicle Finance Application Form (with >1 Guarantor) YOUR PERSONAL PARTICULARS APPLICANT **GUARANTOR (1)** Name as shown on your NRIC/Passport Name as shown on your NRIC/Passport (Pls underline surname/ACRA for companies) (Pls underline surname/ACRA for companies) Dr DMr DMrs DMiss DMdm Dr DMr DMrs DMiss DMdm Relationship to Applicant: Applicant's Relationship with SingFinance (applicable only if non-public): 🗆 Director 🗆 Director's Family 🗆 Director's Co. 🗆 Related Co. 🗖 SingFinance Staff 🗖 Staff's Co. 🗖 Staff of SingFinance Group 🗖 Staff's Family NRIC/Passport/ NRIC/Passport/ **Business Registration No.: Business Registration No.:** For Non-Individual applicant, please tick the following business sector and indicate the date of financials: SME SME (Annual sales turnover <\$1M) □ SME (Annual sales turnover \$1M to < \$10M) SME (Annual sales turnover \$10M to < \$100M) (Annual sales turnover <\$100M) SME - Bank □ Non-Profit Organisation SME - Non-Bank Financial Institution Non SME □ Non-Bank Financial Institution □ Bank □ Corporate (Annual sales turnover ≥ \$100M) □ Government For Internal Use: Others Date of Financials (DD/MM/YYYY): Prepared By: \_ Checked By:\_ Financials with 12 months sales turnover? $\Box$ No (<12 mths) □ Not Available Yes Date of Birth: חח MM YΥ Date of Birth: חח MM vv Nationality: Marital Status: Nationality: **Marital Status:** □ Singaporean □ S'pore PR □ Single □ Married □ Singaporean □ S'pore PR □ Single □ Married □ Others: Others: □ Others: Others: **Highest Education: Highest Education:** Diploma & Below Tertiary Post Grad & Others Diploma & Below D Tertiary D Post Grad & Others Home Address: Tick if same as mailing address Home Address: Tick if same as mailing address Postal Code: Postal Code: Mailing Address: (If different from home address) Mailing Address: (If different from home address) Postal Code: Postal Code: Home No.: Mobile No.: Home No.: Mobile No.: Office No.: Email Address: Office No.: Email Address: **Residence**: I Fully Owned I Mortgaged I Rented **Residence**: Fully Owned Mortgaged Rented □ Stay with Parent(s)/Relative(s)/Others □ Stay with Parent(s)/Relative(s)/Others YOUR EMPLOYMENT DETAILS **Name of Employer** $\Box$ *Tick if self-employed* **Name of Employer** $\Box$ *Tick if self-employed* Address of Employer: Address of Employer: Postal Code: Postal Code: **Occupation:** Occupation: Length of service: Monthly Income: Length of service: Monthly Income: mths mths \$ Ś yrs yrs COMMITMENTS YOUR FINANCIAL **Financial Institutions & Credit Monthly Repayment** Monthly Repayment **Financial Institutions & Credit** Facility Type Facility Type \$ (Cash) (Cash) \$ \$ (Cash) \$ (Cash) \$ (Cash) \$ (Cash)

	YOUR PERS	SON	AL PARTICULARS				
GUARAI	GUARANTOR (3)						
Name as shown on your NRIC/Passport			Name as shown on your NRIC/Passport				
(Pls underline surname/ACRA for companies)			(PIs underline surname/ACRA for companies)				
Dr DMr DMrs DMiss DMdm	l .		Dr DMr DMrs DMiss DMdm				
Relationship to Applicant:			Relationship to Applicant:				
NRIC/Passport/			NRIC/Passport/				
Business Registration No.			Business Registration No.:				
For Non-Individual applicant, plea	se tick the following business s	secto	r and indicate the date of financials:				
SME	SME (Annual sales turnover <\$1M)	⊐ SM	E (Annual sales turnover \$1M to < \$10M)				
(Annual sales turnover <\$100M)			n-Profit Organisation				
Non SME			rporate				
(Annual sales turnover ≥ \$100M)     □ Bank     □ Cor       Others     □ Government			For Internal Use:				
Date of Financials (DD/MM/YYYY	/·		Prepared By: Checked By:				
Financials with 12 months sales tu			(<12 mths) □ Not Available				
Date of Birth: DD	MM YY		Date of Birth:	DD	MM	YY	
Nationality:	Marital Status:		Nationality:		Marital Status:	riad	
□ Singaporean □ S'pore PR □ Others:	□ Single □ Married □ Others:		□ Singaporean □ S'pore PR □ Others:		□ Single □ Mar □ Others:		
Highest Education: □ Diploma & Below □ Tertiary □	Post Grad & Others		Highest Education:	arv 🗖	Post Grad & Othe	rc	
Home Address:  Tick if same as r			Home Address: Tick if san				
					naming address		
Pi Mailing Address: (If different from	ostal Code:		Postal Code: Mailing Address: (If different from home address)				
Walling Address. (If different from	nome address)		Mailing Address: (i) dijjerent from nome dadress)				
P	ostal Code:		Postal Code:				
Home No:	Mobile No:		Home No:		Mobile No:		
Office No:	Email Address:		Office No:		Email Address:		
Residence:  Fully Owned  Mo			<b>Residence</b> : Fully Owned D Mortgaged D Rented				
□ Stay with Parent(s),			□ Stay with Parent(s)/Relative(s)/Others				
Name of Employer 🗍 Tick if self a		PLOYI	MENT DETAILS Name of Employer  Tick if self-employed				
Name of Employer  Tick if self-employed							
Address of Employer:			Address of Employer:				
Postal Code:			Postal Code:				
Occupation:			Occupation:				
Monthly Income:	Length of service:		Monthly Income:		Length of servic	e:	
\$	yrs mths		\$		yrs	mths	
		ICIAL	COMMITMENTS				
Financial Institutions & Credit	Monthly Repayment		Financial Institutions & Cred	lit	Monthly Repay	nent	
Facility Type	<b>\$</b> (Cash)		Facility Type		\$	(Cash)	
	\$ (Cash)				\$	(Cash)	
	<b>\$</b> (Cash)				\$	(Cash)	
YOUR MOTOR VEHICLE TO BE FINANCED							
Type of Vehicle:  Passenger Car  Commercial Vehicle Taxi  Motorcycle							
Vehicle Segment:  New Used COE-renewed			For Commercial Vehicle: Light-wt (less than 3.5 tonnes)				
Tick if Off-Peak Car			☐ Heavy-wt				
Purchase Price: \$			Make & Model:				
Name of Dealer/Seller:			Registration No.:				
Engine No. (for new cars only):			Chassis No. (for new cars only):				

Finance Required:		Financo Poriod:	YOUR FINAN		Pato:	Monthly In	stalmonts	
Finance Required.		Finance Period: Applied Interest Rate: %			Monthly Instalments:			
\$			mths		Tick if Variable	\$		
		YOU	IR FINANCIAL	DECLARATION				
Do you currently hold, or have you ever held, any other citizenship?       Image: Constraint of the country held, any other citizenship?         If Yes, please list the country (ies) of current/past citizenship(s).							<u>No</u>	
Are you in any way related to any director and/or staff of Sing Investments & Finance Limited? If Yes, please specify:								
Are you in any way related to the vendor or dealer? If Yes, please specify:								
Did you receive any discount, rebate or benefit from the vendor, dealer or any other person? (eg vehicle servicing/maintenance package, petrol/shopping vouchers, cash discount etc) If Yes, please state the following:					on? (eg vehicle			
Description: Description:			Va	lue: \$\$				
Description:			Va	lue: \$\$				
True Purchase Price of the vehicle: S\$ (ie. Purchase price of the vehicle less the discount, rebate or benefit)								
Did you obtain any loans advances or credit facilities (including but not limited to unsecured loans and credit Card loans) from the vendor, dealer, banks, finance companies, insurance companies or any other lenders to finance your purchase of the vehicle including for the deposit?								
If Yes, please state the following: Name(s) of Lender(s): Total loans/credit facilities of S\$								
Do you have any existing credit facility (including guarantees) from Sing Investments & Finance Limited either personally or through companies/firms in which you have an interest? If Yes, please specify:								
Are there any legal actions and proceedings (including bankruptcy, writ of seizure & sale, winding-up or judicial management proceedings) pending or otherwise commenced against you and/or the guarantors or statutory demands served on you and/or the guarantors?								
If Yes, please specify:								
Note: For the purposes of the above questions, "you" and "your" shall mean the applicant(s) herein.								
YOUR CONSENT TO MARKETING INFORMATION								
Applicable to Applicant and/or Guarantor(s) who are INDIVIDUALS only:         Marketing Information:         I/We would like to receive marketing and promotional offers, news and materials via telephone, email, mobile call, SMS, MMS message or facsimile from Sing Investments & Finance Limited ("SingFinance").         (If I/We have opted 'Yes', I/We will receive emails, faxes, mobile messages or calls from SingFinance even if my/our number(s) is/are registered with the Do Not Call Registry.)								
Main Applicant	] Yes	□ No		Guarantor (1)	□ Yes		□ No	
	] Yes	□ No		Guarantor (3)	□ Yes		□ No	
		BEA	RER SHARES	DECLARATION				
Applicable to CORPORATES only:								
We declare and confirm the following (please tick accordingly):-								
<ul> <li>We issue bearer shares and agree that we are required to provide details of the bearer shareholders.</li> <li>We do not issue bearer shares.</li> </ul>								
We acknowledge and confirm that the Finance Company and its officers/employees/agents or persons acting on behalf of the Finance Company shall be entitled to rely on our declaration above for information relating to bearer shares for this account.								

# **DECLARATION BY THE APPLICANT & GUARANTOR(S)**

# **To: SING INVESTMENTS & FINANCE LIMITED**

• I/We hereby declare and confirm that I/we have paid/will be paying the deposit (ie the difference between the purchase price of the vehicle and the loan/facility financing granted to me/us) using my/our own cash resources prior to your disbursement of the loan/facility.

# (For individual Applicant and/or Guarantor)

• I declare that I am of full age and not an undischarged bankrupt and not under any legal impediment or incapacity whatsoever and that there are no legal actions and proceedings (including bankruptcy, writ of seizure & sale) pending or otherwise instituted against me and no statutory demand has been served on me.

# (For non-individual Applicant and/or Guarantor)

- We hereby declare that we have not been wound up and that we are not under any legal impediment or incapacity whatsoever and that there are no legal actions and proceedings (including winding-up or judicial management proceedings) pending or otherwise instituted against us and no statutory demand has been served on us.
- I/We hereby declare that all the answers, statements, information and declarations made and provided by me/us to you herein (collectively deemed to be "my/our declarations") are true, correct, accurate and complete and that I/we have not withheld/distorted any facts material and relevant to my/our loan/facility application to you.
- I/We undertake to inform and update you in writing if there is/are any change(s) relating to any of my/our declarations herein.
- I/We agree to provide you with such information and/or documents as you may require from time to time relating to or in connection with my/our declarations and this application herein.
- I/We hereby authorize and give consent to you to carry out credit checks and conduct searches on me/us in relation to my/our declarations herein and/or any other information and/or personal data relating to me/us and my/our application herein with the Land Transport Authority of Singapore ("LTA"), the Credit Bureau (Singapore) Pte Ltd ("CBS") and/or any other credit reference agency or bureau, my/our employers, any financial institution or such other parties or any person and/or any other database and/or service providers as you deem fit or necessary at your absolute discretion.
- I/We consent to you collecting, using, disclosing, processing and/or transferring my/our personal data that you hold for the purposes set out in your Privacy Policy Notice (as amended, revised or substituted from time to time) at your website (www.singfinance.com.sg).
- I/We agree that the terms and conditions set out in your Privacy Policy Notice (as amended, revised or substituted from time to time) at your website (www.singfinance.com.sg) shall be binding on me/us.
- I/We hereby authorize and give consent to you and/or your agents, servants and employees, without any liability and notice to me/us, to collect, use, disclose, process and transfer at any time any of my/our confidential information and/or personal data (as defined under the Singapore Personal Data Protection Act 2012 and any amendments or re-enactments thereof (hereinafter referred to as "my/our personal data") including but not limited to the credit standing, financial position and payment records regarding me/us, the moneys, the securities and any other relevant particulars of my/our loan/facility and/or any of my/our other accounts with you or any matters or transactions thereto to any person whether located in or outside Singapore and to any party to whom you deem fit including any guarantors for the loan/facility, your solicitors, LTA, CBS and/or other credit reference agency or bureau and its/their members and for any business and/or legal purposes whatsoever as you deem fit or reasonable including but not limited to the following purposes:-
  - (a) for the purposes of credit evaluation and/or approval of the loans, advances, credit facilities, hire purchase facilities and/or any other facilities granted herein;
  - (b) for purposes in connection with any enforcement of your rights, powers, remedies and benefits against me/us and/or the guarantor(s) in relation to the loans, advances, credit facilities, hire purchase facilities and/or any other facilities granted or to be granted herein and/or the security or securities given in connection therewith;
  - (c) for the purposes of providing customer services and feedback;
  - (d) for any marketing, promotional and/or cross-selling purposes of your products and services;
  - (e) for data processing, statistical and risk analysis purposes;
  - (f) for any ancillary purposes relating to and/or in connection with the loans, advances, credit facilities, hire purchase facilities and/or any other facilities granted or to be granted herein.
- Reference to "any person" in this application form shall include individual, company, corporation, firm, partnership, joint venture, society, association, organization, trust, government, state or agency or authority of a state or any other entity (whether incorporated or otherwise) in or outside Singapore.
- I/We hereby declare that all my/our confidential information and personal data provided to you herein are true, complete and accurate in all respects and I/we undertake to correct the same if any of my/our confidential information and personal data become wrong, incomplete or inaccurate.
- I/We authorize and give consent to you (i) to disclose, transfer and process my/our confidential information and personal data and/or (ii) to provide this application form or a copy thereof duly completed and signed by me/us and any other legal documents, to any car dealer, the vendor or such other third party or any person that you deem fit at your absolute discretion or as may be required by any applicable law, the courts or the regulatory or statutory authorities in Singapore and elsewhere in the world without any liability or notice to me/us. The disclosure may be made by phone, mail, electronic mail, SMS or any other means of communication which you deem appropriate.
- I/We hereby confirm that I am/we are aware that, upon my/our withdrawal of my/our authorizations and consents herein given, the consequences are as follows:-
  - (a) You shall be unable to process my/our applications for loans, advances, credit facilities, hire purchase facilities and/or any other facilities herein without any further notice and liability whatsoever to me/us;
- (b) if the loans, advances, credit facilities, hire purchase facilities and/or any other facilities have been approved and granted to me/us but pending disbursements, you shall be entitled to cancel the said loans, advances, credit facilities, hire purchase facilities and/or any other facilities immediately without any further notice and liability whatsoever to me/us;

- (c) if the loans, advances, credit facilities, hire purchase facilities and/or any other facilities have been fully or partially disbursed, you shall be entitled to demand immediate repayment from me/us and/or the guarantor(s) of all the outstanding loans, advances, credit facilities, hire purchase facilities and all monies due and owing to you by me/us including the principal amount, interest and default interest. All fees, charges, expenses and costs (including legal costs on a full indemnity basis) incurred or suffered thereto by you in recovering the said monies shall be borne by me/us and/or the guarantor(s). You shall not be liable to me/us for any claims, losses, damages, costs (including legal costs on a full indemnity basis) or expenses suffered or incurred by me/us in connection with or in consequence of or arising out of your actions herein; or
- (d) such other consequences or implications as may be advised by you to me/us from time to time.
- I/We confirm that our consents, declarations and authorizations herein shall survive the termination of any or all of my/our accounts or loans/facilities with you for any reason whatsoever.
- I/We declare that I/we have complied with and shall continue to comply with all the laws (including the applicable tax laws) in Singapore and any other country in the world which apply to me/us including reporting my/our worldwide income to the relevant and applicable tax authority/authorities in Singapore and any other country in the world.
- For the purposes of my/our consents and authorizations herein and you complying with all applicable laws in Singapore and any other country in the world, I/we waive any bank secrecy, privacy or data protection rights in respect of my/our confidential information, personal data and my/our account(s) with you.
- For the avoidance of doubt, nothing in this application shall be construed or interpreted to impose any obligation on you to approve, grant or continue to grant the loans, advances, credit facilities, hire purchase facilities and/or any other facilities to me/us and you shall have the right at any time to reject my/our application herein and to retain all documents submitted with this application without having to give or disclose any reason(s) whatsoever to me/us.
- I/We understand and am/are fully aware that if any of my/ our declarations herein is false, inaccurate, incomplete or misleading or if I/we
  obtain the loan/facility by false, inaccurate, incomplete or misleading statements or declarations, you shall be entitled at your absolute
  discretion to reject our application or to refuse to disburse the loan/facility or to terminate, vary, reduce or cancel the loan/facility granted
  to me/us and to recover/recall immediately from me/us the outstanding loan/facility, interest, default interest and all monies due and
  owing to you including all fees, charges, expenses and costs (including legal costs on a full indemnity basis) incurred thereto by you.
- I/We hereby irrevocably and unconditionally agree to pay and indemnify you in full against all claims, demands, actions, proceedings, losses, damages, costs (including legal costs on a full indemnity basis), abortive costs imposed by you at your discretion, fees, charges, expenses and any other liabilities suffered or incurred by you arising from or in connection with or in consequence of or if any of my/our declarations herein is found to be untrue, inaccurate, incomplete or misleading or if I/we fail or delay to comply with any of your requests for information and/or documents.
- Where there is more than one applicant and guarantor, each of us shall be jointly and severally liable for the loan/facility and all the consents, declarations and authorizations herein made by us shall be binding on all of us jointly and severally.
- I/We agree to execute such legal documents in such form as may be required by you at my/our costs and expenses.

# ADDITIONAL DECLARATION BY GUARANTOR(S):

I/We agree to be the guarantor(s) under this hire purchase finance and shall execute a guarantee and/or such other document(s) in such form acceptable to you.

Unless the context otherwise requires, in this Part, the words "You" and "your" shall mean SingFinance and the words "I/We" and "me/us" and "my/our" shall mean the applicant and the guarantor(s). For company applicant, the words "I/We" and "me/us" shall read as collectively "We" and "us".

# YOUR DECLARATION

By signing below, I/We hereby confirm I/We have read and understood the Declaration by the Applicant and/or Guarantor(s) and agree that the terms and conditions therein form part of my Vehicle Finance Application with you.

Signature of Applicant & Date (For Company Application, please indicate name of Authorised Signatory & affix Company Stamp)	Signature of Guarantor (1) & Date
Signature of Guarantor (2) & Date	Signature of Guarantor (3) & Date

#### **Documents Required for Processing:**

- (1) Copy of Applicant &/or Guarantor(s)' (if applicable) NRIC/Passport (front & back)
- (2) Copy of Employment Pass with validity date 6 mths before expiry date (for foreigners only)
- (3) For salaried employee: Latest 3 mths' Computerised Payslip/Latest 6 mths' CPF Contribution History/Latest Income Tax Notice of Assessment.
- (4) Vehicle Sales & Purchase Agreement and LTA Acknowledgement Copy (Transfer of Vehicle Ownership).
- (5) For Company Application, please provide past 3 months' bank statements. (Note: Company's Board Resolution and Memorandum & Articles of Association (M & A) is required if total aggregate amount (total credit facilities with SingFinance including existing facilities] exceeds \$\$200,000.)