

### Application Guide for Owner Occupied Properties (HDB and Private Properties)

Step 1: Please complete the Varying Terms of Mortgage Form (enclosed).

Step 2: Email the completed form with and the relevant supporting documents to [loans@dbs.com](mailto:loans@dbs.com).

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#### Documents Required for Assessment

**1. Varying Terms of Mortgage Form (enclosed)**

Duly completed and signed by all borrowers, sureties and guarantors (if any)

**2. Photocopy of all borrowers' NRIC (front and back)**

The address on your NRIC must reflect this mortgaged property

**3. IRAS My Property Portfolio**

Steps to obtain "My Property Portfolio":

- a. Click "Log in to myTax Portal" at the IRAS Website using your SingPass or IRAS pin
- b. Under "Property", click "View Property Portfolio"
- c. Under "View Property Portfolio", click "View Details"
- d. Right click and select "Print" to save as a PDF file

**4. HDB Flat Details (*Do note that this document will only be required if the property is a HDB Flat*)**

Steps to obtain "HDB Flat Details":

- a. Click "Login to My HDBPage" at the HDB Website using your SingPass
- b. Select "My Flat"
- c. Under "Purchased Flat", select "Flat Details"
- d. Select "Save to PDF" on bottom of the page

We will notify you, should we require additional documents for assessment.

#### **Fee**

Please note that there will be a processing fee for this request.

Upon receipt of your application, we will contact you within 3 working days to discuss your repricing request.

For enquiries, you can email us at [loans@dbs.com](mailto:loans@dbs.com).

### Variation of Mortgage Loan Terms

Email the completed form and supporting documents to loans@dbs.com. This form is to be used only if your property is for owner occupation.

1. Personal Particulars		
Main Applicant	Joint Applicant	Joint Applicant
<b>Full Name as in your NRIC/Passport</b>	<b>Full Name as in your NRIC/Passport</b>	<b>Full Name as in your NRIC/Passport</b>
<b>NRIC/Passport No.</b>	<b>NRIC/Passport No.</b>	<b>NRIC/Passport No.</b>
<b>Marital Status</b> <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Others _____	<b>Marital Status</b> <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Others _____	<b>Marital Status</b> <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Others _____
<b>Contact Details</b> O: _____ H: _____ HP: _____ Email: _____	<b>Contact Details</b> O: _____ H: _____ HP: _____ Email: _____	<b>Contact Details</b> O: _____ H: _____ HP: _____ Email: _____
2. Employment Details		
<b>Employment Status</b> <input type="checkbox"/> Employee <input type="checkbox"/> Self-Employed <input type="checkbox"/> Others _____	<b>Employment Status</b> <input type="checkbox"/> Employee <input type="checkbox"/> Self-Employed <input type="checkbox"/> Others _____	<b>Employment Status</b> <input type="checkbox"/> Employee <input type="checkbox"/> Self-Employed <input type="checkbox"/> Others _____
<b>Name of Company:</b>	<b>Name of Company:</b>	<b>Name of Company:</b>
<b>Occupation:</b>	<b>Occupation:</b>	<b>Occupation:</b>
<b>Length of Service</b> _____ yrs & _____ mths	<b>Length of Service</b> _____ yrs & _____ mths	<b>Length of Service</b> _____ yrs & _____ mths
3. Existing Mortgage Loan Details		
<b>Property Address</b>	<b>Usage of Property</b> <input checked="" type="checkbox"/> Owner's Occupation	
4. Request Details		
We will notify you of the fees applicable for your request.		
<input type="checkbox"/> <b>Revision of Interest Rates</b> Revise the interest rates for my/our existing mortgage loan to the prevailing loan packages	<input type="checkbox"/> <b>Revision of Loan Period to _____ yrs &amp; _____ mths</b> Revise the outstanding loan period and authorise you to deduct all applicable fees from my/our designated loan servicing account	
Applicant(s) Confirmation and Declaration		
<ol style="list-style-type: none"> <li>Any references herein to "you" or "DBS Bank" shall mean DBS Bank Ltd.</li> <li>You are authorised to accept, rely and act in accordance with this application received via email, facsimile transmission or any other form of electronic communication without waiting for the original application. In consideration of DBS Bank agreeing to act in the manner set out in this Clause, I/we agree to indemnify DBS Bank against all liabilities, claims, losses, damages, costs (including legal costs), which DBS Bank may incur or suffer directly or indirectly as a result of or arising from DBS Bank agreeing to so act.</li> <li>I/We declare that the information provided herein is true, complete and accurate. I/We shall immediately inform you if any of the information changes.</li> <li>I/We confirm that at the time of this application, I am not/neither of us is an undischarged bankrupt and no statutory demand or legal proceedings has been served on or commenced against me/us.</li> <li>I/We agree to be bound by the Standard Terms and Conditions Applicable to Banking Facilities Granted by DBS Bank Ltd Secured by Mortgage of Residential Property and/or Commercial Property, a copy of which is available on <a href="http://www.dbs.com.sg">www.dbs.com.sg</a>.</li> <li>For the purpose of this application and the mortgage, I/We hereby authorise you to obtain and verify any information about me/us and consent to your disclosure of this information to any third party. This includes you conducting checks on me/us with credit bureau, financial institutions and credit/charge card issuers, government bodies and my/our employer(s).</li> <li>I/We have provided to you all sources of Gross Monthly Income (as defined in MAS Notice 645 dated 28 June 2013 and as may be replaced, supplemented or amended from time to time) earned in the preceding 12 month period from the date herein, and all sources of Eligible Financial Assets (as defined in MAS Notice 645 dated 28 June 2013 and as may be replaced, supplemented or amended from time to time).</li> </ol>	<ol style="list-style-type: none"> <li>I/We have provided to you information on all Relevant Credit Facility(ies) including Credit Facilities that I am/we are applying for or have applied for in the last six months but have not yet been approved as at the date herein, that are in my name or held jointly with any person(s) or entity(ies).</li> <li>Where any facility or refinancing of facility is to be secured by a residential property in Singapore for which the facility or refinancing facility (as the case may be) is to be granted, I/we declare that all person(s) applying for the facility or refinancing of facility (as the case may be) herein is/are mortgagor(s) of that residential property in Singapore to be used to secure the facility</li> <li>For Refinancing of facility:                     <ol style="list-style-type: none"> <li>Where I am/we are applying for a refinancing facility in respect of any balance outstanding under a loan for the purchase of a residential property or the balance outstanding under a refinancing facility in respect of that residential property, I/we acknowledge that you will not be able to grant to me/us a loan tenure in respect of the refinancing facility that exceeds 35 years ("Refinancing Tenure"). The Refinancing Tenure is arrived at by taking the sum of the tenure of the refinancing facility and the number of years since the first disbursement of that residential property loan first granted to me/us for the purchase of that residential property.</li> <li>Where I am/we are applying for a refinancing facility in respect of a residential property that can qualify for the exceptions under paragraph 23A or 24A of MAS Notice 632 dated 27 August 2013, paragraph 7(b) or 7(d) of MAS Notice 645 dated 28 June 2013 and paragraph 3 of the Guidelines on the Application of TDSR for Property Loans under MAS Notice 645 dated June 2013, as the case may be (and as may be replaced, supplemented or amended from time to time), I/we declare and confirm that the residential property is for the occupation of one or more persons which includes me/us.</li> <li>I/We agree to provide you with copies of all such documents that you may require for the above purpose(s).</li> </ol> </li> </ol>	
5. Client Acknowledgement		
Ensure that your signature matches the Bank record and sign within the box provided.		
<b>Signature of Main Applicant</b>  	<b>Signature of Joint Applicant</b>  	<b>Signature of Joint Applicant</b>  
<b>Date:</b>	<b>Date:</b>	<b>Date:</b>
For Bank's Use Only		
<b>Name of Attending Officer</b>		<b>Loan Account No</b>