



<p>Step 01 </p> <h2>Find Dream Home</h2> <ul style="list-style-type: none"> <input type="checkbox"/> Get our Home Advice Specialist/Relationship Manager to help you with your loan eligibility BEFORE signing Option To Purchase (OTP). Leave your details at www.posb.com.sg/myhomeloan <input type="checkbox"/> Pay 5% booking fee <input type="checkbox"/> Receive OTP <div style="background-color: #ccc; padding: 5px; margin-top: 10px;"> <p>Reminder: You must proceed with the purchase within 3 weeks of receiving the OTP</p> </div>	<p>Step 02 </p> <h2>Apply for Loan</h2> <ul style="list-style-type: none"> <input type="checkbox"/> Receive Loans Factsheet with instructions via email and choose ideal home loan package <input type="checkbox"/> Send documents to your Home Advice Specialist/Relationship Manager <div style="background-color: #ccc; padding: 5px; margin-top: 10px;"> <p>Documents To Prepare</p> <ul style="list-style-type: none"> <input type="checkbox"/> POSB Application Form <input type="checkbox"/> NRIC <input type="checkbox"/> Option to Purchase <input type="checkbox"/> Income Documents <input type="checkbox"/> Credit Card Statements & other financial commitments <input type="checkbox"/> HDB Flat Info & Financial Info </div>	<p>Step 03 </p> <h2>Accept Loan</h2> <ul style="list-style-type: none"> <input type="checkbox"/> Get Home Loan approval <input type="checkbox"/> Sign Letter of Offer <input type="checkbox"/> Sign other documents relating to Home Loan 	<p>Step 04 </p> <h2>Sign Sales & Purchase Agreement</h2> <ul style="list-style-type: none"> <input type="checkbox"/> Meet lawyer to sign Sales & Purchase Agreement (S&P) You can use your own lawyer or the Bank's <input type="checkbox"/> Pay relevant Stamp Duty in cash. Remember to reimburse from CPF if applicable <input type="checkbox"/> Pay legal fees <input type="checkbox"/> Pay remaining 20% down payment 8 weeks from option date > Lawyer has been appointed <div style="background-color: #ccc; padding: 5px; margin-top: 10px;"> <p>Documents To Prepare</p> <ul style="list-style-type: none"> <input type="checkbox"/> Cheque Book <input type="checkbox"/> NRIC <input type="checkbox"/> CPF Statement <input type="checkbox"/> Others (Check with lawyer) <p>Reminder: Stamp Duty has to be paid within 14 days of signing S&P</p> </div>	<p>Step 05 </p> <h2>Finalise Home Loan</h2> <ul style="list-style-type: none"> > Lawyers will take appropriate legal action on the purchase of property keys 	<p>Step 06 </p> <h2>Make Progressive Payments</h2> <ul style="list-style-type: none"> <input type="checkbox"/> Receive Bank letter on progressive disbursement <input type="checkbox"/> Ensure Loan Servicing Account has enough cash for monthly instalments (due on the 1st of each month) > Construction of property 	<p>Step 07 </p> <h2>Move In</h2> <ul style="list-style-type: none"> <input type="checkbox"/> Receive issuance of Temporary Occupation Permit (TOP) <input type="checkbox"/> Collect keys <div style="background-color: #ccc; padding: 5px; margin-top: 10px;"> <p>Reminder: Consider applying for the POSB Renovation Loan and enhance your Home Contents Insurance coverage. POSB Home Loans are packaged with fire insurance</p> </div>
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Please note this is for general information only and does not constitute an offer of any facility by DBS Bank. This has not been tailored to your specific investment objectives, financial information and particular needs. Credit facilities are granted at the sole discretion of DBS Bank. Terms and conditions apply and they can be found at go.dbs.com/sg-htnc. DBS Bank accepts no liability for errors or omissions, nor for any loss arising from use of or reliance on this checklist. All information presented is subject to change without notice and without liability. DBS Bank has no obligation to update or correct any information at any time.

Note: The Association of Banks in Singapore (ABS) has published a consumer guide on home loans. You are encouraged to read the guide before committing to any home loan. The guide is available on the websites of ABS and the Monetary Authority of Singapore in the four official languages. You may also obtain a copy of the guide at any of our branches.