

NTUC Thrift & Loan Co-operative Limited

1 Marina Boulevard #15-08 NTUC Centre Singapore 018989 Tel: 6534 7360 Fax: 6534 7362 Website: www.ntucthrift.com.sg

Eligibility Criteria

- minimum age qualification: 21
- maximum loan tenor plus age shall not exceed 62 years;
- be a Singaporean or Permanent Resident; and
- be NTUC Thrift member;
- earn an income above \$24,000/- per annum (\$30,000/- per annum if self-employed)

N.B.- Guarantor(s) is required.

Documents Required

- Photocopy of NRIC and Union Card
- Latest 2 months' computerised payslip/ 6 months CPF contribution/ Income Tax Assessment (2 years' annual return if self-employed)
- Latest 2 months' statements of your active bank account(s) and credit card account(s)
- Acceptance letter, bill for course & application form for the course.

LOAN REQUIREMENT

LOAN AMOUNT REQUIRED S\$	REPAYMENT PERIOD (MAX 3 YRS)
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MAIN APPLICANT

JOINT APPLICANT

PERSONAL DETAILS

FULL NAME AS IN NRIC / PASSPORT : (DR / MR / MS / MDM / MRS)		FULL NAME AS IN NRIC / PASSPORT : (DR / MR / MS / MDM / MRS)	
HOME ADDRESS		HOME ADDRESS	
LENGTH OF STAY	YRS	LENGTH OF STAY	YRS
<input type="checkbox"/> HDB	<input type="checkbox"/> HUDC	<input type="checkbox"/> PRIVATE	
<input type="checkbox"/> OWNED	<input type="checkbox"/> EMPLOYER'S	<input type="checkbox"/> MORTGAGE	<input type="checkbox"/> PARENTS'
<input type="checkbox"/> RELATIVE	<input type="checkbox"/> RENTED , MONTHLY RENTAL : S\$ _____		
HOME TEL NO	EMAIL ADDRESS		
MOBILE PHONE NO	EMAIL ADDRESS		
DATE OF BIRTH	NRIC / PASSPORT NO	DATE OF BIRTH	NRIC / PASSPORT NO
NATIONALITY	HIGHEST QUALIFICATION	NATIONALITY	HIGHEST QUALIFICATION
MARITAL STATUS	MARITAL STATUS		
<input type="checkbox"/> SINGLE	<input type="checkbox"/> MARRIED	<input type="checkbox"/> WIDOWED	<input type="checkbox"/> DIVORCED
DEPENDENT(S)	OF WHICH NO OF CHILDREN	DEPENDENT(S)	OF WHICH NO OF CHILDREN

EMPLOYMENT DETAILS

NAME OF EMPLOYER		NAME OF EMPLOYER	
SELF-EMPLOYED	<input type="checkbox"/> YES	<input type="checkbox"/> NO	
ADDRESS		ADDRESS	
OFFICE TEL NO & EXT	LENGTH OF SERVICE	OFFICE TEL NO & EXT	LENGTH OF SERVICE
	YRS MTHS		YRS MTHS
NATURE OF BUSINESS	DESIGNATION	NATURE OF BUSINESS	DESIGNATION
NAME OF PREVIOUS EMPLOYER		NAME OF PREVIOUS EMPLOYER	
NATURE OF BUSINESS	DESIGNATION	LENGTH OF SERVICE	
		YRS MTHS	

INCOME

BASIC MONTHLY SALARY	ALLOWANCES	ANNUAL INCOME	BASIC MONTHLY SALARY	ALLOWANCES	ANNUAL INCOME
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CREDIT REFERENCES

HOME LOAN REPAYMENT	HOME LOAN REPAYMENT
CPF S\$ per month	Cash S\$ per month
OWN CAR <input type="checkbox"/> YES <input type="checkbox"/> NO	MONTHLY CAR INSTALMENT (IF ANY)
CAR REGISTRATION NO.	S\$
OTHER LOANS (PLEASE SPECIFY)	OTHER LOANS (PLEASE SPECIFY)
S\$	S\$

OUR CREDIT CARDS/OVERDRAFT/CREDIT LINE ARE :

BANK	CREDIT CARD / CREDIT LINE NO	CREDIT LIMIT

By signing below, I/we declare that:-

1. all information provided herein is true and correct and no material information have been withheld;
2. the documents submitted and attached with this form are true copies;
3. I/we am/are not a bankrupt and no Statutory Demand or legal proceedings has been served on or commenced against me/us;
4. I/we do not have an existing loan with any other Thrift & Loan/Credit Society.

And I/we agree that NTUC Thrift may:-

1. retain all attached documents in its possession;
2. request for any additional information or supporting documents from time to time as may be required;
3. conduct credit checks on me/us and to obtain and verify any information about me/us as may be required without reference to me/us;
4. disclose information given herein to other parties without reference to me;
5. reject or request for third party guarantor and other forms of collateral without giving any reason thereto;
6. accept or reject this application at its absolute discretion without giving any reason thereto;
7. recover all out-of-pocket expenses and/or charges incurred in relation to this application which I/we will be jointly and severally liable.

SIGNATURE OF MAIN APPLICANT	SIGNATURE OF JOINT APPLICANT	DATE
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- minimum age qualification: 21
- maximum loan tenor plus age shall not exceed 62 years
- be a Singaporean or Permanent Resident; and
- annual income of \$24,000/- and above
(annual income of \$30,000/- and above if self-employed)

Documents Required

- Photocopy of NRIC
- Latest 2 months' computerised payslips/ 6 months CPF Contribution / Income Tax Assessment (2 years' annual return if self-employed)
- Latest 2 months' statement of your active bank account(s) and credit card account(s)

GUARANTOR FOR

RELATIONSHIP TO APPLICANT(S)

NAME	
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PERSONAL DETAILS

FULL NAME AS IN NRIC / PASSPORT : (DR / MR / MS / MDM / MRS)		
HOME ADDRESS	LENGTH OF STAY _____ YRS	
<input type="checkbox"/> HDB <input type="checkbox"/> HUDC <input type="checkbox"/> PRIVATE	HOME TEL NO _____	
	MOBILE PHONE NO _____	EMAIL ADDRESS _____
<input type="checkbox"/> OWNED <input type="checkbox"/> EMPLOYER'S <input type="checkbox"/> MORTGAGE <input type="checkbox"/> PARENTS' <input type="checkbox"/> RELATIVE <input type="checkbox"/> RENTED , MONTHLY RENTAL : \$S _____	NATIONALITY _____	
DATE OF BIRTH _____	NRIC / PASSPORT NO _____	HIGHEST QUALIFICATION _____
MARTIAL STATUS <input type="checkbox"/> SINGLE <input type="checkbox"/> MARRIED <input type="checkbox"/> WIDOWED <input type="checkbox"/> DIVORCED		DEPENDENT(S) _____ OF WHICH NO OF CHILDREN _____

EMPLOYMENT DETAILS

NAME OF EMPLOYER _____		SELF-EMPLOYED <input type="checkbox"/> YES <input type="checkbox"/> NO	
ADDRESS _____		OFFICE TEL NO & EXT _____	
NATURE OF BUSINESS _____		DESIGNATION _____	LENGTH OF SERVICE YRS _____ MTHS _____
NAME OF PREVIOUS EMPLOYER _____			
NATURE OF BUSINESS _____		DESIGNATION _____	LENGTH OF SERVICE YRS _____ MTHS _____

INCOME

BASIC MONTHLY SALARY _____	ALLOWANCES _____	ANNUAL INCOME _____
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CREDIT REFERENCES

HOME LOAN REPAYMENT CPF \$S _____ per month Cash \$S _____ per month	OTHER LOAN (IF ANY) _____
OWN CAR <input type="checkbox"/> YES <input type="checkbox"/> NO CAR REGISTRATION NO. _____	MONTHLY CAR INSTALMENT (IF ANY) \$S _____

CREDIT CARDS/OVERDRAFT/CREDIT LINE

BANK	CREDIT CARD / CREDIT LINE NO	CREDIT LIMIT

By signing below, I declare that:-

1. all information provided herein is true and correct and no material information have been withheld;
2. the documents submitted and attached with this form are true copies;
3. I am not a bankrupt and no Statutory Demand or legal proceedings has been served on or commenced against me.

And I agree that NTUC Thrift may:-

1. retain all attached documents in its possession;
2. request for any additional information or supporting documents from time to time as may be required;
3. conduct verification checks as may be required without reference to me;
4. disclose information given herein to other parties without reference to me;
5. accept or reject this application at its absolute discretion without giving any reason.

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SIGNATURE OF GUARANTOR

DATE