

# OCBC HOME SOLUTIONS PACKAGE

## APPLY FOR OCBC HOME SOLUTIONS PACKAGE TODAY

### RENOVATION LOAN:

- Applicants must be Singapore Citizens or Permanent Residents between 21 and 55 years of age as of date of application. You can apply jointly with your spouse, child, parent or sibling. Please submit documents as per Main Applicant.
- To get a loan for your renovation:
  - For Single Application – earning at least S\$36,000 per annum
  - For Joint Application – total annual income of at least S\$36,000 between Main and Joint Applicants. The Main Applicant must earn at least S\$24,000 per annum
  - For commission-based earner or self-employed, the applicant must be in current business for 2 years
- To expedite processing, please complete the form in full and attach copies of:
  - Copy of Pink/Blue NRIC (front & back)
  - Your contractor's quotation signed by your contractor and yourself
  - HDB Sales Order/Lawyers Letter (if currently living in a rented property)
  - Original telephone bill (for non-OCBC customers)

#### For salaried employees

- Latest computerised/electronic payslip
- OR Last 6 months' CPF contribution history statement
- OR Latest Income Tax Notice of Assessment
- Income documents are not required if your salary is credited via GIRO to your own singly-operated OCBC Account for at least the last 3 consecutive months. Please provide your OCBC Bank account number:

--	--	--	--	--	--	--	--	--	--	--	--

#### For commission-based earners

- Latest 12 months' or latest annual commission statements
- AND Last 2 years' Income Tax Notice of Assessment

#### For self-employed

- Last 2 years' Income Tax Notice of Assessment

For free Notice of Assessment, log on and print from [www.mytax.iras.gov.sg](http://www.mytax.iras.gov.sg) using your SingPass or IRAS PIN.

#### For Joint Applications, please also attach a copy of the following:

- Marriage certificate (if applicants are spouses)
- OR Birth certificate of both applicants (if applicants are siblings)
- OR Birth certificate of child (if applicants are parent and child)

#### Important Information

- Upon your loan approval, an Approval Letter attached with a Disbursement Authorisation Form will be mailed to you. Please complete the form within 3 months from the date of the Approval Letter to authorise us to pay your contractor.
- A processing fee of S\$200 and an administrative fee of 1% of the approved loan amount will be deducted upon loan disbursement.
- A fee of S\$200 will be charged for any changes or cancellation of the approved loan requested by you before loan disbursement.

#### IKEA friends VISA Card, BEST-OCBC Platinum MasterCard & OCBC EASICREDIT:

- The IKEA friends VISA Card, BEST-OCBC Platinum MasterCard and OCBC EasiCredit are opt-in schemes and will be processed separately from the renovation loan and subject to final approval.
- Applicable to Principal Credit Card Applicants aged 21 and above, with minimum annual income of S\$30,000 (Singaporeans & Permanent Residents only) and who do not have an existing IKEA friends VISA Card, BEST-OCBC Platinum MasterCard and/or OCBC EasiCredit account.
- Your maximum total credit limit for OCBC Credit Cards would be 2 times your monthly income (subject to regulatory changes from time to time) regardless of the number of OCBC Credit Cards held by you.

## DETAILS OF PROPERTY TO BE RENOVATED

Address of Property \_\_\_\_\_ Postal Code \_\_\_\_\_

Property Type  HDB  HUDC  Exec. Condo  Private

Are you a first-time home owner?  Yes  No

## OCBC RENOVATION LOAN DETAILS

Loan Amount Requested (Up to S\$30,000 or 6 times your monthly income, whichever is lower)

S\$ \_\_\_\_\_

Repayment Period  1 year  2 years  3 years  4 years  5 years  
(Up to 5 years)

## NAME OF CONTRACTOR

Your renovation contractor is subject to the Bank's approval.

--

## MY/OUR OCBC RENOVATION LOAN SERVICING ACCOUNT

### For OCBC Current/Savings A/C Customer(s)

Please debit my/our OCBC Current/Savings A/C No. \_\_\_\_\_ for all monthly instalments, interests, costs, charges, fees and all other monies due and payable in connection with the Renovation Loan from the Account.

### For non-OCBC Current/Savings A/C Customer(s)

If the above account is not provided or is an invalid OCBC account number, I/we irrevocably authorise the Bank: (i) to open an OCBC Statement Savings Account or such OCBC Deposit Account as the Bank deems appropriate in my/our names(s) ("the Account") upon the Bank's approval of this application and to treat my/our signature(s) on this application as my/our specimen signature(s) for the operation of the Account; (ii) that where the Account is opened in our joint names, to act on instructions from any one of us; and (iii) to debit all monthly instalments, interests, costs, charges, fees and all other monies due and payable in connection with the Renovation Loan from the Account. The standard OCBC Statement Savings Account charge is the monthly service fee of S\$2 or such other fees/charges applicable to an OCBC Statement Savings Account or such OCBC Deposit Account that the Bank may open for me/us in the Bank's absolute discretion, prevailing from time to time. The monthly service fee of S\$2 per month for the OCBC Statement Savings Account designated for the servicing of your instalments will be waived for the duration of your loan.

I/We hereby declare and confirm that unless otherwise indicated below\*, I/we am/are the beneficial owner(s) and ultimately own or have effective control of the Account. The Account is to be used for transactional/savings purposes. I/We acknowledge and agree that you shall be entitled to rely on my/our declarations below on the beneficial ownership and purpose of the Account.

\* The following individual(s) is/are the beneficial owner(s) and ultimately own(s) or has/have effective control of the Account. Please enclose a copy of the IC or passport of the beneficial owner(s).

	Beneficial Owner 1	Beneficial Owner 2
Name		
IC/Passport No.		
Nationality		
Date of Birth		
Occupation		
Relationship to Applicant(s)		
Contact No.		
Residential Address		

## SECTION A – ABOUT YOURSELF

### MAIN APPLICANT

Name as in NRIC/Passport  Dr  Mr  Mrs  Ms  Mdm  
(underline surname)

NRIC/Passport No. \_\_\_\_\_ Gender  Male  Female

Home Address \_\_\_\_\_ Length of Stay \_\_\_\_\_  
Postal Code \_\_\_\_\_

Home Tel. No. \_\_\_\_\_ Mobile Phone No. \_\_\_\_\_

Residence is  Owned  Mortgaged  Relatives'/Friends'  
 Parents'  Employer's  Rented, Monthly Rental: S\$ \_\_\_\_\_

Nationality \_\_\_\_\_ Race \_\_\_\_\_ Singapore Permanent Resident  
 Yes  No

Overseas Address (for Permanent Residents) \_\_\_\_\_

Overseas Contact No. \_\_\_\_\_

Date of Birth \_\_\_\_\_ Marital Status  Single  Married  No. of Dependants \_\_\_\_\_  
 Divorced  Widowed

Highest Academic Qualification  Postgraduate  Professional  
 Degree  Diploma  'A' Level  'O' Level/NTC  Sec/Pri  
 Others (please specify) \_\_\_\_\_

Email Address \_\_\_\_\_

Please sign here

Main Applicant's Signature \_\_\_\_\_

Joint Applicant's Signature \_\_\_\_\_

## YOUR WORK

Name of Employer/Company  Tick here if Self-Employed

Office Address

Postal Code

Office Tel. No. & Ext.

Length of Service (in Years)

Business Nature of Current Employer (tick one):

- |  |   |
|--|---|
| <input type="checkbox"/> Banking/Finance/Insurance                                 | <input type="checkbox"/> Building & Construction          |
| <input type="checkbox"/> Government/Statutory Board                                | <input type="checkbox"/> Hotel/Restaurant/Food & Beverage |
| <input type="checkbox"/> IT & Communications                                       | <input type="checkbox"/> Manufacturing                    |
| <input type="checkbox"/> Professional Firm   | <input type="checkbox"/> Retail                           |
| <input type="checkbox"/> Shipping/Transport  | <input type="checkbox"/> Trading/General Commerce         |
| <input type="checkbox"/> Uniform Group (Armed Forces, Civil Defence, Police Force) | <input type="checkbox"/> Others                           |

Occupation (tick one):

- |   |   |
|---|---|
| <input type="checkbox"/> Administrative Executive       | <input type="checkbox"/> Technician                     |
| <input type="checkbox"/> IT Professional                | <input type="checkbox"/> General Executive              |
| <input type="checkbox"/> Marketing/Sales Executive      | <input type="checkbox"/> Manager                        |
| <input type="checkbox"/> Company Director               | <input type="checkbox"/> Teaching Professional          |
| <input type="checkbox"/> Licensed Professional/Engineer | <input type="checkbox"/> Others (please specify): _____ |
| <input type="checkbox"/> Supervisor                     |   |

Name of Previous Employer/Company (if less than 3 years with current employer)

Occupation

Length of Service (in Years)

## YOUR CORRESPONDENCE ADDRESS FOR RENOVATION LOAN

Home  Office

## YOUR CREDIT REFERENCE

Monthly Home Loan Repayment CPF	Cash	Owned Car <input type="checkbox"/> Yes <input type="checkbox"/> No
\$	\$	Monthly Instalment
\$	\$	\$

## IKEA friends VISA Card/BEST-OCBC Platinum MasterCard/OCBC EasiCredit

Select if you wish to enjoy these privileges:

- Yes, I want to apply for my IKEA friends VISA Card on approval of my renovation loan (2-year annual fee waiver worth S\$50)
- Yes, I want to apply for my BEST-OCBC Platinum MasterCard on approval of my renovation loan (2-year annual fee waiver worth S\$100)
- Yes, I want to apply for OCBC EasiCredit on approval of my renovation loan (1-year annual fee waiver worth S\$80)

Name to appear on Card (max. 19 characters including space):

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Mother's Maiden Name

Correspondence Address for Cards/OCBC EasiCredit (in Singapore)

Home  Office

## SECTION B – ABOUT YOUR JOINT APPLICANT

### YOUR JOINT APPLICANT (to be completed only for Joint Application)

Name as in NRIC/Passport  Dr  Mr  Mrs  Ms  Mdm  
(underline surname)

Relationship to Main Applicant (*immediate family members only*)

Spouse  Sibling  Parent-Child

NRIC/Passport No.

Gender

Male  Female

Home Address

Length of Stay

Postal Code

Home Tel. No.

Mobile Phone No.

Residence is  Owned  Mortgaged  Relatives'/Friends'

Parents'  Employer's  Rented, Monthly Rental: S\$ \_\_\_\_\_

Nationality

Race

Singapore Permanent Resident

Yes  No

Overseas Address (for Permanent Residents)

Overseas Contact No.

Date of Birth

Marital Status

Single  Married

No. of Dependents

Divorced  Widowed

Highest Academic Qualification  Postgraduate  Professional

Degree  Diploma  'A' Level  'O' Level/NTC  Sec/Pri

Others (please specify) \_\_\_\_\_

Email Address

### YOUR JOINT APPLICANT'S WORK

Name of Employer/Company  Tick here if Self-Employed

Office Address

Postal Code

Office Tel. No. & Ext.

Length of Service (in Years)

Please sign here

Main Applicant's Signature \_\_\_\_\_

Joint Applicant's Signature \_\_\_\_\_

Business Nature of Current Employer (tick one):

- Banking/Finance/Insurance
- Government/Statutory Board
- IT & Communications
- Professional Firm
- Shipping/Transport
- Uniform Group (Armed Forces, Civil Defence, Police Force)
- Building & Construction
- Hotel/Restaurant/Food & Beverage
- Manufacturing
- Retail
- Trading/General Commerce

Occupation (tick one):

- Administrative Executive
- IT Professional
- Marketing/Sales Executive
- Company Director
- Licensed Professional/Engineer
- Supervisor
- Technician
- General Executive
- Manager
- Teaching Professional
- Others (please specify): \_\_\_\_\_

Name of Previous Employer/Company (if less than 3 years with current employer)

Occupation

Length of Service (in Years)

**YOUR JOINT APPLICANT'S CREDIT REFERENCE**

Monthly Home Loan Repayment

Owned Car  Yes  No

CPF

Cash

Monthly Instalment

S\$

S\$

S\$

**IKEA friends VISA Card/BEST-OCBC Platinum MasterCard/OCBC EasiCredit**

Select if you wish to enjoy these privileges:

- Yes, I want to apply for my IKEA friends VISA Card on approval of my renovation loan (2-year annual fee waiver worth S\$50)
- Yes, I want to apply for my BEST-OCBC Platinum MasterCard on approval of my renovation loan (2-year annual fee waiver worth S\$100)
- Yes, I want to apply for OCBC EasiCredit on approval of my renovation loan (1-year annual fee waiver worth S\$80)

Name to appear on Card (max. 19 characters including space):

\_\_\_\_\_

Mother's Maiden Name

Correspondence Address for Cards/OCBC EasiCredit (in Singapore)

- Home
- Office

**DECLARATION & AGREEMENT (OCBC Renovation Loan)**

By signing this application, I/we hereby jointly and severally:

1. confirm that all information provided by me/us in this application is true and complete and undertake to notify the Bank immediately of any change in such information;
2. authorise the Bank to conduct credit checks and verify information given in this application with any party (including, without limitation, with any credit bureau or any other organisation or corporation set up for the purpose of collection and providing information relating to the credit standing of persons) without reference to me/us;
3. irrevocably and unconditionally consent for the Bank to disclose any information whatsoever relating to me/us or my/our account as the Bank shall consider appropriate to any person to whom disclosure is permitted or required by any applicable law or to any other person wherever situated for any purpose. Without prejudice to the foregoing, I/we consent to such disclosure to any credit bureau or any other organisation or corporation set up for the purpose of collecting and providing information relating to the credit standing of persons, and to the disclosure by such credit bureau or other organisation or corporation to any member thereof, for the purposes of assessing my/our credit worthiness or for other purpose whatsoever;
4. declare that I/we am/are not bankrupt and no Statutory Demand has been served on me/us;
5. confirm that I/we have not undergone any surgical operation or major medical treatment for the past 3 years and am/are free of any illness or disease, other than for any influenza/cold lasting for less than 7 days or food poisoning/diarrhoea lasting less than 2 days;
6. confirm that all information by me/us in this application is true and I/we have not withheld any material information;
7. confirm that the life/lives assured is/are under 60 years of age (next birthday);
8. confirm that I/we will not be entitled to any claim resulting from any medical condition that has existed in the last 3 years from the date of the application for OCBC Renovation Loan for which an ordinarily prudent person would seek diagnosis, care or treatment, and/or sought medical advice or for which treatment was recommended by or received from a legally qualified medical practitioner; the foregoing items 5 to 8 are given by me/us in connection with and for the purposes of the Bank's Group Creditors' Life Insurance;
9. agree that the Bank has absolute right to decline this application or specify a lower quantum of loan than that requested for in this application without giving any reason and to retain all supporting documents submitted as the property of the Bank;
10. agree that the Bank may send by ordinary mail or such other means at my/our sole risk the Bank's approval letter, cheque(s) issued in disbursement of any loan and all other documents and communications to any of my/our address(es) on the Bank's records as the Bank may in its discretion select;
11. authorise the Bank to debit all monthly instalments, interests, costs, charges, fees and all other monies due and payable in connection with the Renovation Loan from my/our account as indicated in this application form, or any other accounts which I/we have or may have with the Bank;
12. agree to be bound by the Bank's Terms and Conditions Governing Renovation Loan, Terms and Conditions Governing Group Creditor's Life Insurance, Terms and Conditions Governing Deposit Accounts and Terms and Conditions Governing Electronic Banking Services, where applicable, and any amendments and additions made thereto from time to time, copies of which are available for my/our perusal at any of the Bank's branches; and
13. where there is more than one applicant, each of us acknowledge that all declarations, authorisations and representations in this application(s) shall be deemed to be made by and apply and be binding on all of us jointly and severally.

Please sign here

Main Applicant's Signature \_\_\_\_\_

Joint Applicant's Signature \_\_\_\_\_

**DECLARATION & AGREEMENT (IKEA friends VISA CARD/BEST-OCBC PLATINUM MASTERCARD, OCBC EASICREDIT)**

**IKEA friends VISA Card/BEST-OCBC Platinum MasterCard:**

By signing below, I/we understand that I/we am/are applying for the IKEA friends VISA Card/BEST-OCBC Platinum MasterCard. I/We acknowledge that the Credit Card(s) may only be used upon approval subject to the terms and conditions of the OCBC Cardmembers Agreement (the "Cardmembers Agreement"), a copy of which will be sent with the Credit Card(s). I/We jointly and severally agree to be bound by the same which shall include any amendments and additions made thereto from time to time. I/We agree and consent to the disclosure of any particulars of my/our accounts and the Card Account(s) as provided in the Cardmembers Agreement.

**OCBC EasiCredit:**

I, as principal applicant, understand that, subject to the discretion of OCBC, an OCBC EasiCredit facility may be made available to me upon my successful application of the Card(s). Where an EasiCredit facility is made available to me, I agree to be bound by OCBC Terms and Conditions Governing Personal Line of Credit Accounts and the OCBC Terms and Conditions Governing Deposit Accounts (a copy of each will be made available to me upon the EasiCredit facility being made available to me) and any amendments and additions made thereto from time to time (collectively the "Documents").

I/We jointly and severally:-

- represent and warrant that all information provided by me/us in this application is true and complete and undertake to notify OCBC immediately of any change in such information;
- confirm that I am/we are not an undischarged bankrupt(s) and there has been no statutory demand served on me/us;
- understand that, in relation to the IKEA friends VISA Card, BEST-OCBC Platinum MasterCard and OCBC EasiCredit, the OCBC PhoneBanking Services and Internet Banking Services will automatically be made available only to the principal applicant upon approval by OCBC, subject to Terms and Conditions Governing Electronic Banking Services (which shall include any amendments and additions made thereto from time to time) which the principal applicant agrees to be bound by, a copy of which will be made available to the principal applicant;
- authorise OCBC to conduct credit checks and verify information given in this application with any party (including, without limitation, with any credit bureau or any other organisation or corporation set up for the purpose of collecting and providing information relating to the credit standing of persons) without reference to me/us;
- agree that by my/our signing of this application, I/we irrevocably and unconditionally consent for OCBC Bank to disclose any information whatsoever relating to me/us or my/our account as OCBC Bank shall consider appropriate to any person to whom disclosure is permitted or required by applicable law or to any other person wherever situated for any purpose including, without limitation to Best Denki Singapore Pte Ltd and Inter IKEA Systems BV, its group of companies and any reward program partner(s). Without prejudice to the foregoing, I/we consent to the disclosure to any credit bureau or any other organisation or corporation set up for the purpose of collecting and providing information relating to the credit standing of persons, and to the disclosure by such credit bureau or other organisation or corporation to any member thereof, for the purposes of assessing my/our credit worthiness or for any other purpose whatsoever;
- agree that OCBC has the absolute discretion to decline my/our application for the IKEA friends VISA Card/BEST-OCBC Platinum MasterCard/OCBC EasiCredit without giving any reason and to retain documents submitted as property of OCBC;
- agree that the Principal Cardmember shall be responsible for all liabilities (including all liabilities incurred in respect of goods and services, cash advances, annual fees and all other fees and charges) incurred in respect of the Principal Card and all Supplementary Cards and each Supplementary Cardmember shall be responsible for all liabilities (including all liabilities incurred in respect of goods and services and cash advances) incurred in respect of the Supplementary Card issued to him/her;
- agree and consent for OCBC to communicate with me/us with regard to any promotion relating to the Credit Card(s) by electronic mail, SMS or any other means which OCBC may deem appropriate at my/our contact details set out in this application or which I/we may furnish to OCBC from time to time. I/We hereby authorise OCBC to accept and act upon all communications or instructions from me/us to OCBC via electronic mail or SMS with regard to such promotions and OCBC shall not be liable if it acts upon such communications or instructions in good faith.

**IMPORTANT INFORMATION TO NOTE (IKEA friends VISA Card/BEST-OCBC Platinum MasterCard)**

<b>Minimum Payment</b>	3% of the Total Balance or S\$50, whichever is higher plus any overdue amount and excess in credit limit
<b>Late Payment Fee</b>	S\$55 if minimum payment specified in the Billing Statement is not received by the Payment Due Date
<b>Effective Interest Charges</b>	12% p.a. for purchases at IKEA (for IKEA friends VISA Card) 24.96% p.a. (minimum charge of S\$2.50)
<b>Cash Advance Fee</b>	6% of amount withdrawn (minimum S\$15)
<b>Effective Interest Charges For Cash Advance</b>	28.92% p.a. on the amount withdrawn (minimum charge of S\$2.50)
<b>Fee</b>	S\$50 every 2 years for IKEA friends VISA Card S\$50 p.a. for BEST-OCBC Platinum MasterCard

**IMPORTANT INFORMATION TO NOTE (OCBC EasiCredit)**

<b>Prevailing Interest Rate</b>	1.49% <sup>∞</sup> per month (17.8% per annum)
<b>Minimum Payment</b>	3% of outstanding amount or S\$50, whichever is higher
<b>Minimum Interest Charge</b>	S\$5
<b>Late Payment Fee</b>	20% of the amount past due if Minimum payment is not received by payment due date, subject to a minimum charge of S\$80 and a maximum charge of S\$120
<b>Annual Fee</b>	S\$80

The information stated above serves as a consumer guide only. A detailed agreement will be sent upon approval. These conditions are subject to change.

<sup>∞</sup>Please note that if the minimum payment to your EasiCredit account is not made on time, the prevailing non-promotional interest rate applicable to your outstanding amount(s) may be increased to up to 36% p.a. Effective Interest Rate is subject to compounding if the monthly interest charges are not repaid in full.

**DECLARATION & AGREEMENT**

I/We have read and fully understand the Declaration and Agreement set out. I/We agree with the said Declaration and Agreement and agree to abide by and be bound by the matters stated therein. OCBC will only be able to process completed applications, attached with relevant income and identification documents as mentioned above.

Please sign as you would for all future transactions



\_\_\_\_\_  
Main Applicant's Signature

\_\_\_\_\_  
Date

**DECLARATION & AGREEMENT**

I/We have read and fully understand the Declaration and Agreement set out. I/We agree with the said Declaration and Agreement and agree to abide by and be bound by the matters stated therein. OCBC will only be able to process completed applications, attached with relevant income and identification documents as mentioned above.

Please sign as you would for all future transactions



\_\_\_\_\_  
Joint Applicant's Signature

\_\_\_\_\_  
Date

**FOR BANK USE ONLY**

OCBC STAFF ID

--	--	--	--	--	--	--	--	--	--

CAB9W7

**Please complete this form, attach the required documents and mail to:**

Oversea-Chinese Banking Corporation Limited  
Home Solutions Package  
Robinson Road P.O.BOX 1187  
SINGAPORE 902337

