

OCBC Car Financing Application Form HP Act (below S\$55k)

Car Segment New Used
 Vehicle Type Passenger Car Light-weight Commercial Vehicle
 (less than 3.5 tonnes)

Car Distributor/Dealer's Name _____

 Salesman's Name _____

 Salesman's Mobile No. _____

APPLICANT/HIRER'S PERSONAL DETAILS

Name as shown on your NRIC/Passport (please underline surname/ACRA for companies)
 Dr Mr Mrs Miss Mdm

NRIC/Passport/Business Registration No. _____
 Date of Birth (DD, MM, AA, Y, Y, Y) _____
 Nationality Singaporean Singapore PR Others _____
 Gender Male Female Race _____

Home address Tick if same as mailing address

 _____ Postal code _____

Mailing address (If different from home address)

 _____ Postal code _____

Overseas permanent home address (For foreigner only)

Home _____ Office _____
 Mobile _____ Overseas _____

Email address _____

Name of employer Tick if self-employed

 Address of employer

Designation _____
 Length of service ___ yrs ___ months

Monthly salary/trade income (for self-employed) S\$ _____

GUARANTOR'S PERSONAL DETAILS (WHERE APPLICABLE)

Name as shown on your NRIC/Passport (please underline surname)
 Dr Mr Mrs Miss Mdm

NRIC/Passport No. _____
 Date of Birth (DD, MM, AA, Y, Y, Y) _____
 Nationality Singaporean Singapore PR Others _____
 Gender Male Female Race _____

Relationship to main applicant _____
 Home address Tick if same as mailing address

_____ Postal code _____
 Mailing address (if different from home address)

 _____ Postal code _____

Overseas permanent home address (For foreigner only)

Home _____ Office _____
 Mobile _____ Overseas _____

Email address _____

Name of employer Tick if self-employed

 Address of employer

Designation _____
 Length of service ___ yrs ___ months

Monthly salary/trade income (for self-employed) S\$ _____

HIRED GOOD'S DETAILS/DETAILS OF MOTOR VEHICLE TO BE FINANCED

Make/Model _____ Tick if off-peak
 Engine No. _____ Chassis No. _____

HIRE PURCHASE DETAILS

Net purchase price S\$ _____ 0, 0
 Deposit paid S\$ _____ 0, 0
 Amount to be financed S\$ _____ 0, 0
 Finance period _____ months
 Applied Interest Rate _____% Effective Interest Rate _____%
 Monthly Instalment S\$ _____

FINANCIAL DECLARATION

Did you receive any credit facilities or loans (including but not limited to unsecured facilities and credit cards) for the hire-purchase of the Vehicle, including for the down payment?
 Yes, I received the following credit facilities or loans: Value: S\$ _____ 0, 0
 No, I did not receive any credit facilities or loans.

Did you receive any Discounts, Rebates or Benefits* from the seller or another person?
 Yes, I received the following Discounts, Rebates or Benefits:
 Benefit: _____ Value: S\$ _____ 0, 0
 Benefit: _____ Value: S\$ _____ 0, 0

No, I did not received any Discounts, Rebates or Benefits.

*"Discounts, Rebates or Benefits" are discounts, rebates or benefits which have the effect of reducing the actual price of the Vehicle below the purchase price stated in the Vehicle Sales Agreement (for New Cars) or the Car Financing Application Form (for Used Cars).

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 to the following credit bureau's registered office to obtain a free credit report.

- Credit Bureau (Singapore) Pte Ltd
www.creditbureau.com.sg

To receive priority processing, with the completed application and supporting documents you may:

- Email to ALCA@ocbc.com OR fax to 6220 6249

DOCUMENTS REQUIRED FOR PROCESSING

Please submit the following supporting documents:

- Copy of Borrower's/Guarantor's (if applicable) NRIC/Passport (Front & Back)
- Copy of Vehicle Sales & Purchase Agreement (for New Passenger/Commercial Vehicle Application only)
- Copy of employment pass with validity date 6 months before expiry date (for foreigners only)
- Borrower's/Guarantor's documentary proof of income

For salaried employees

- Latest computerised/electronic payslip
- OR Last 6 months' CPF Contribution History
- OR Latest Income Tax Notice of Assessment (issued by IRAS)

For commission-based earners/self-employed

- Latest Income Tax Notice of Assessment (issued by IRAS)

- Additional Documents for used cars
 - LTA Acknowledgement Copy (Transfer of vehicle ownership) – Under the seller's name (required upon request).
 - LTA Acknowledgement Copy (Transfer of vehicle ownership) – e-transfer under the dealer's name

DECLARATION AND AGREEMENT

By signing this application, I confirm the following:

1. I confirm that all the information I have provided is true, accurate and complete. I have not withheld any information.
2. I declare that I am above 21 years of age and not under any legal impediment.
3. I agree to enclose the copies of proof of my income and other documents you need. You will then own these copies.
4. I authorise you to carry out any searches or checks (including credit checks) and check any information I have given you, whether in this application or elsewhere, with any organisation or business giving you information about my ability to repay the loan, or for any other purpose.
5. I give permission for you to give information about me to any person whom you must or may give information to by law, or to any other person. I also agree to you giving details of any credit bureau or any other organisations or business setup to collect and provide information relating to people's ability to repay credit, and to a credit bureau or other organisation or business giving you information about my ability to repay the loan, or for any other purpose.
6. I understand that the interest rates provided to me for this application are indicative only and that you do not represent that these interest rates will be applied to my Car Financing if my application is approved by you. Given the volatility in market conditions, I further understand that you are entitled to vary these interest rates to my Car Financing depending on the prevailing interest rate conditions at your discretion if my application is approved by you.
7. I agree that I will sign any forms, agreements and other documents relating to this application, in front of your officer or other independent witness(es) when you tell me or the dealer that helps submit my application that you have approved my application.
8. I confirm that I am applying for the hire purchase of the hired good as principal in my personal capacity and I have not entered into agreement, arrangement or undertaking with any third party with regard to the purchase, payment for, possession or use of the hired good or any other arrangement which is or would be in any way inconsistent with this application.
9. I consent to you contacting me at the address, email address and contact numbers I/we have provided to you, to give me information on other products and services that you or your strategic partners, may offer. I further consent to you sharing any of my information in relation to this application with any of your strategic partners.
10. I acknowledge that you have the absolute discretion to approve or reject my application without providing any reason(s). If this happens, no contractual relationship arises between you and me/us and you may retain all supporting documents submitted for the processing of this application.
11. I consent to you giving information about me to your subsidiaries in Singapore and Malaysia set up to process certain transactions for your customers. I understand that the customer information will stay within the OCBC Group, unless you have to give it to the relevant regulatory authorities by law.
12. I have paid / will be paying the downpayment amount before any funds can be disbursed by OCBC for the hire-purchase. The "downpayment amount" is the difference between the purchase price of the Vehicle and the car financing amount granted by OCBC.
13. Except as already disclosed to you, I have not received any Discounts, Rebates or Benefits from the seller or another person.
14. Except as already disclosed to you, I have not obtained any other credit facilities or loans (including but not limited to unsecured facilities and credit cards) for the hire-purchase of the Vehicle, including for the downpayment.
15. I further agree and consent to the terms of OCBC Bank's Data Protection Policy, available at www.ocbc.com/policies or upon request.
16. I understand that this car financing application is made through the Car Distributor, Dealer and/or Salesman identified herein. I consent to your disclosure of my personal data and the outcome of my application to them for the referral, loan and payment processing of this application.

Tax Declaration Clause

I declare that any funds and assets I/we place with you and any profits that they generate, will comply with the tax laws of the countries where I/we live or of which I am citizen(s) or which I am otherwise subject to.

MARKETING CONSENT

I am aware that, by signing up for this product or service, I am consenting to Oversea-Chinese Banking Corporation Limited and its related corporations (OCBC Group) – as well as their agents and authorised service providers – to collect, use and disclose my personal data, and to share this data with their business partners for marketing and promotional purposes. These purposes include the "Additional Purposes" set out in the OCBC Data Protection Policy, available at www.ocbc.com/policies or any OCBC Bank branch. For avoidance of doubt, I am also aware that the above consent overrides any earlier withdrawal of such consent; should I wish to withdraw my consent later, I shall use the form available at www.ocbc.com/consent-withdrawal-form or any OCBC Bank branch.

In addition, by checking the box below, I also consent to OCBC Group contacting me via SMS, telephone call and other phone number-based messaging about products and services offered by OCBC Group, its business partners and agents, regardless of my registration(s) with the Do Not Call registry.

- Applicant/Hirer Guarantor (Where Applicable)

DECLARATION

By signing below, I hereby confirm I have read and understood the Declaration and Agreement printed above and agree that the terms and conditions therein form part of my Car Financing Application with you.

Signature of Main Applicant & Date

Signature of Guarantor & Date