

STAFF HDB HOME SAVER LOAN - APPLICATION FORM



IMPORTANT: To apply, submit this application form duly completed, together with the required supporting documentation to:
Citi Employee Services (CES)
No. 5 Changi Business Park Crescent, Level 4
Singapore 486027
Re: Staff Housing Loan
Please read the confirmation and declaration section below. For enquiry, please contact Citi Employee Services (CES) at 1800 3636464.

- Supporting Documentation from Staff and Joint Applicant (if applicable)**
- Original Staff HDB Home Saver Loan Application Form
 - Photocopy of your NRIC (Singaporean & Permanent Resident) or passport (Foreigner)
 - Photocopy of signed Option To Purchase / Sale & Purchase Agreement
 - Photocopy of HDB valuation report (for new purchase of HDB only)
 - CPF Ordinary Account Statement
 - Photocopy of marriage certificate (if applicable)
 - Copy of the HDB outstanding loan statement and proof of Date of Purchase. The statements can be found by logging in with the SingPass to the MyHDBPage - My Flat - Flat Details & Financial Info sections.

- For Refinance:**
- Your past 6 months housing loan statements
 - Redemption Statement from the other financial institution
 - Latest original CPF Public Housing or Residential Properties Scheme Withdrawal Statement (which reflects CPF funds used to finance/service the current housing loan with current financier)
- For Bridging Loan:**
- Proof of sale of current property (photocopy of Sales Agreement)
 - Proof of CPF funds crediting back to CPF account (Original Public Housing or Residential Properties Scheme Withdrawal Statement)
 - HDB Outstanding Loan Statement (issued by Town Council) or housing loan statement from current financier

PERSONAL DATA			
Main Applicant		Joint Applicant	
Employee Full name as in NRIC/passport (underline surname) ☐ Mr ☐ Mdm ☐ Mrs ☐ Ms	NRIC/Passport No. Passport Expiry Date: ____Day____Mth____Yr	Full name as in NRIC/passport (underline surname) ☐ Mr ☐ Mdm ☐ Mrs ☐ Ms	NRIC/Passport No. Passport Expiry Date: ____Day____Mth____Yr
Nationality ☐ Singaporean ☐ Singapore PR ☐ Others _____		Nationality ☐ Singaporean ☐ Singapore PR ☐ Others _____	
Marital Status ☐ Single ☐ Married ☐ Others _____		Marital Status ☐ Single ☐ Married ☐ Others _____	
Date of Birth ____Day____Mth____Yr	No. of Dependants	Date of Birth ____Day____Mth____Yr	No. of Dependants
Open-Mail ID	GEID	Professional Information ☐ Self Employed ☐ Employed _____ % of Shareholding	
Office Address		Nature of Business Name of Company and Address	
Telephone/Fax No.		Job Title	
Department	Cost Center	Monthly Income (S\$)	Years There ____Yr____Mth
Job Title	Date Employed	Name of Previous Employer	Years There ____Yr____Mth
Home Address Postal Code		Home Address Postal Code Residence ☐ Owned ☐ Mortgaged ☐ Parents'/Relatives' ☐ Rented ☐ Others _____	
Residence ☐ Owned ☐ Mortgaged ☐ Parents'/Relatives' ☐ Rented ☐ Others _____		Office Tel	
Home Tel	Handphone*	Home Tel	Handphone*
Direct Mail To** ☐ Office ☐ Home		Relationship with Main Applicant	

* Your second level of authentication for online transactions will be sent by SMS to this mobile phone number.
**Where there is only a main applicant, the mailing address indicated on this form will be used for all banking account(s) held in the name of the main applicant only.
Where there is a main and joint applicant, the mailing address indicated on this form will be used for all banking account(s) held jointly by the main and joint applicant.

PROPERTY INFORMATION

Address of Subject Property		Purchase Price S\$ _____	Period of Stay: _____
		Owner Occupied: ☐ Yes ☐ No	Property Acquired Via: ☐ Purchase from HDB
Postal Code		Tenure: ☐ 99 W.E.F. ____ yr	☐ Purchase from Resale Market
		Property Age	☐ Transfer from Family Member/Relative
Type: ☐ ____ Room Flat ☐ Executive Flat ☐ Executive Maisonette Model: A / A1 / I / S / NG / D&B/ _____ ☐ Completed ☐ Under Construction		Renovation Amount S\$ _____	☐ Inheritance
Expected Date of TOP	Built-in Area	☐ Others: _____	
Law Firm Name Solicitor Name		Renovated Since yr _____	☐ Taken Housing Grant S\$ _____

OUR FINANCIAL REQUESTS

HDB Concessionary Rate Loan Declaration ☐ I/we do not qualify for HDB concessionary rate loans ☐ I/we qualify but do not wish to apply for HDB concessionary rate loans <u>Purchase</u> Purchase Price S\$ _____ Cash (Lump Sum) S\$ _____ CPF (Lump Sum) S\$ _____ HDB Grant S\$ _____ Bridging Loan Required S\$ _____ Received Benefits eg Interest paid by developer / vendor ☐ Yes S\$ _____ ☐ No Mortgage Loan Required S\$ _____ for _____ years Use of CPF for Stamp Duty: ☐ Yes S\$ _____ ☐ No Use of CPF for Legal Fees: ☐ Yes S\$ _____ ☐ No Use of CPF Monthly Installment ☐ Yes ☐ No Interest Rate Structure ☐ Index-Linked (1 / 3 / 6 / 12 Months SIBOR) Please circle as applicable	<u>Refinancing</u> Existing Bank _____ Any other loan secured by subject property: ☐ Yes S\$ _____ Bank: _____ ☐ No Mortgage Loan Outstanding S\$ _____ CPF Utilised Including Accrued Interest S\$ _____ Upon redemption of your existing loan, do you need to: (1) Pay a Penalty ☐ Yes S\$ _____ ☐ No (2) Refund Legal Fee Subsidy ☐ Yes S\$ _____ ☐ No (3) Pay Other Fees / Charges ☐ Yes S\$ _____ ☐ No Specify _____
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OUR EXISTING LOANS (IN RESPECT OF SUBJECT PROPERTY)

My/Our outstanding/undisbursed loans, whether held singly or jointly, by either the main or joint applicant, for the purchase of or otherwise secured by the Subject Property are as set out below. These exclude any loans which I/we have declared under the section entitled "Our Financial Requests".

Loans from Financial Institutions ("FIs")* S\$ _____ Loans from Moneylender# S\$ _____

Loans from Vendor S\$ _____

*FIs refer to financial institutions regulated by the Monetary Authority of Singapore

#Moneylender has the same meaning as (i) a moneylender; (ii) an exempt moneylender; or (iii) an excluded moneylender, as defined in section 2 of the Moneylenders Act (Cap. 188)

OUR EXISTING LOANS (OTHER THAN IN RESPECT OF THE SUBJECT PROPERTY)

My/Our outstanding/undisbursed loans, whether held singly or jointly, by either the main or joint applicant, including loans for the purchase of or otherwise secured by properties other than the Subject Property, are as follows:

	Loan Amount(S\$)	Monthly Installment(S\$)		Loan Amount(S\$)	Monthly Installment(S\$)
Loan from the HDB	_____	_____	Auto Loan	_____	_____
Housing Loan from Banks/FIs*	_____	_____	Overdraft	_____	_____
Overseas Property Loan	_____	_____	Other Loans	_____	_____

*FIs refer to financial institutions regulated by the Monetary Authority of Singapore

BANK PRODUCTS^ & SERVICES

Banking Service Required / Privacy Matters:

☐ I/We wish to apply for the telephone banking service ☐ I/We wish to apply for the Citibank Online Internet banking service ☐ I/We wish to apply for the Citibank ATM / Debit Card Service

As a **Main Applicant**, I confirm that I am opening this account for the mortgage transaction.
(Please circle accordingly)

Source of Funds: Business Income / Personal Savings / Rental Income / Investment / Sale of property / Pension / Salary / Others: _____**Type of Funds:** Cash / TT or Inward / Cheque / Electronic Transfer from Employer / Others: _____**Source of Wealth:** Savings / Business Income / Inherited Wealth / Sale of Investment / Payroll / Directorship / Rental Income / Others: _____

As a **Joint Applicant**, I confirm that I am opening this account for the mortgage transaction.
(Please circle accordingly)

Source of Funds: Business Income / Personal Savings / Rental Income / Investment / Sale of property / Pension / Salary / Others: _____**Type of Funds:** Cash / TT or Inward / Cheque / Electronic Transfer from Employer / Others: _____**Source of Wealth:** Savings / Business Income / Inherited Wealth / Sale of Investment / Payroll / Directorship / Rental Income / Others: _____

^ SGD deposits in the account shall, subject to the provisions of the Deposit Insurance and Policy Owners' Protection Schemes Act 2011 of Singapore ("Act"), be eligible for deposit insurance coverage under the Deposit Insurance Scheme up to the limits specified in the Act.

TRANSACTION PROFILE

	Expected Monthly Volume (S\$)	
	Main Applicant	Joint Applicant
Cash	☐ S\$0 ☐ S\$1 - S\$50,000 ☐ _____	☐ S\$0 ☐ S\$1 - S\$50,000 ☐ _____
Wire Transfer	☐ S\$0 ☐ S\$1 - S\$100,000 ☐ _____	☐ S\$0 ☐ S\$1 - S\$100,000 ☐ _____
Cheques / Drafts	☐ S\$0 ☐ S\$1 - S\$200,000 ☐ _____	☐ S\$0 ☐ S\$1 - S\$200,000 ☐ _____

ACCOUNT DEBIT AUTHORISATION

I/We hereby authorise you to debit my/our Citibank Current / Maxisave / Savings account no. _____ for any payments, including and not limited to, valuation fees, legal costs and insurance premiums* incurred with the granting of the Citibank Staff HDB Home Saver Loan.

* *The insurance premium for Comprehensive Fire Insurance Policy or Mortgagee's Interest Policy and/or other insurance policies. This authority extends to renewals of such Policies. The Bank from time to time at its sole discretion may determine the amount of insurance cover and premium during the term of the loan.*

DIRECTOR'S DECLARATION

I/We hereby declare that:

- ☐ No, I am not a Director of any subsidiary / affiliate of Citigroup, Inc.
- ☐ Yes, I am a Director of the following subsidiary / affiliate of Citigroup, Inc.:

Name of Applicant	Name of Subsidiary / Affiliate	Position

SENIOR PUBLIC FIGURE DECLARATION**Main Applicant**

☐ No, I/my immediate family members do not hold, have never held, am/are not actively seeking and am/are not being considered for Senior Public Figure & position

☐ Yes, I/my immediate family members:

☐ Currently hold ☐ Have held ☐ Am/are actively seeking

☐ Am/are being considered for Senior public office
(please elaborate)

Name: _____

Position details: _____ Current ☐ Yes ☐ No

If not current, please state period when the Senior Public Figure position* was held

From _____ To _____

* Please refer to the Applicant(s) Confirmation and Declaration section for definition of Senior Public Figure

Joint Applicant

☐ No, I/my immediate family members do not hold, have never held, am/are not actively seeking and am/are not being considered for Senior Public Figure & position

☐ Yes, I/my immediate family members:

☐ Currently hold ☐ Have held ☐ Am/are actively seeking

☐ Am/are being considered for Senior public office
(please elaborate)

Name: _____

Position details: _____ Current ☐ Yes ☐ No

If not current, please state period when the Senior Public Figure position* was held

From _____ To _____

* Please refer to the Applicant(s) Confirmation and Declaration section for definition of Senior Public Figure

APPLICANT(S) CONFIRMATION AND DECLARATION

1. By signing below, I/we hereby apply for a Citibank HDB Home Saver Loan. I/We confirm that I/we agree to be bound by the Citibank Singapore Global Consumer Banking Terms and Conditions and the Citibank HDB Home Saver Terms and Conditions, applicable from time to time in respect of any account(s) opened and any facilities and services under the account(s) which I/we may request and utilise from time to time.
2. I/We represent and warrant:
 - (a) I am/We are not in default in the payment of or performance of any of my/our obligations for monies borrowed by me/us from any lender.
 - (b) I am/We are not (an) undischarged bankrupt(s).
 - (c) There are no current or pending or threatened legal proceedings or bankruptcy proceedings against me/us or statutory demands served on me/us to my/our knowledge.
 - (d) No debt repayment scheme under the Bankruptcy Act (Chapter 20) is applicable to me/ us.
 - (e) All the statements, documents and information provided in this application are true, complete and correct in all respects.
3. I/We declare that I am/we are fully aware that a false statement or misrepresentation of tax status by a U.S. Person could lead to penalties under U.S. law; and I/we undertake that if my/our tax status or the tax status of any person for whom I am/we are acting changes and I/any of us/any such person for whom I am/we are acting become(s) a U.S. Person, I/we shall notify you, within 30 days thereof. For the purposes of complying with all applicable U.S. tax laws, I/we waive any bank secrecy, privacy or data protection rights related to my/ our accounts with you.
4. I/We authorise you or your agent to obtain and authorise all sources to which you may apply to provide any information, which you may require in connection with this application.
5. I/We understand that:
 - (a) This application will remain your property whether or not this application is approved.
 - (b) Any changes in information given in this application must be reported to you immediately.
 - (c) The Adjustment pertaining to the Citibank Staff HDB Home Saver Loan is not available to U.S. Persons and shall immediately cease if I/we or any person for whom I/we act become a U.S. Person, or upon my/our address changing to one in the United States of America.
6. I/We agree that you may send by ordinary mail at my/ our sole risk the approval letter and cheque(s) issued in disbursement of the Citibank Staff HDB Home Saver Loan and all other communications addressed to me/us, to any of my/our address(es) on your record, as you may select at your absolute discretion.
7. I/We acknowledge that you reserve absolute discretion in deciding which of my/our request(s)/application(s) to approve and if more than one person is applying, whose request/ application to approve or reject without giving any reason. I/We acknowledge that you are entitled to extend your processing period or to withdraw any offer without notice to me/us and without providing any reason therefore.
8. The facilities applied for in this application will be granted/ established subject to the approval of Citibank and satisfactory compliance with such applicable laws, regulations and directives.
9. I/We authorise you to obtain and verify any information about me/us as you deem fit in your absolute discretion. I/ We authorise the transfer and disclosure of any information relating me/us, by you to and between the branches, subsidiaries, representative offices, affiliates and agents of Citibank, N.A and third parties selected by any of them or you, wherever situated, for confidential use (including for use in connection with the provision of any products or services to me/us, and for data processing, statistical and risk analysis purposes, global cash services, dealings in securities on the Singapore Exchange Securities Trading Limited and any other relevant authorities and agencies pertaining thereto). You and any Citibank, N.A branch, subsidiary, representative office, affiliate, agent or third party selected by any of them or you may transfer and disclose any information as may be required by any applicable law, court, regulator or legal process.
10. Without prejudice to the generality of the foregoing, where you are a member of, or subscriber for the information sharing services of, any credit bureau recognised by the MAS under or pursuant to the Banking Act (Chapter 19), I/we authorise:
 - (a) you to transfer and disclose to any such bureau; and
 - (b) any such bureau to transfer and disclose to any fellow member or subscriber as may be recognised as such by MAS, any information relating to me/us, my/our particulars and/or my/our accounts with you (and for such purposes) as may be permitted under or pursuant to the Banking Act (Chapter 19).
11. I/We further irrevocably and unconditionally consent to your disclosure of any customer information (as defined in the Banking Act (Chapter 19)) relating to me/us or any information whatsoever relating to me/us as you shall consider appropriate to the Central Provident Fund Board and/or the Housing and Development Board for any purpose whatsoever. The rights conferred hereunder shall be in addition to and shall not be in any way prejudiced or affected by any other agreement or any provision herein, expressed or implied, between me/us and you. This consent and provision shall survive the termination of any or all of my/our accounts or facilities with you for any reason whatsoever.
12. I/We agree that the provisions in this Confirmation and Declaration shall be deemed to be fully effective in relation to all and any accounts now existing or hereafter opened by me/us with you, of any type or category, and whether opened in single or joint name(s) or in trust, and the provisions herein shall be deemed to be repeated in any account opening form and/or the terms and conditions governing any account now existing or hereafter opened by me/us.
13. I/We hereby confirm that I am/ we are the beneficial owner(s) of the Checking Account. Where the Checking Account is opened in-trust-for someone else, I/we undertake to provide any information that Citibank may require to identify the beneficial owner(s) of the Checking Account.
14. Where there is more than one applicant, each of us acknowledges that all representations, warranties, declarations, covenants, authorisations herein are deemed to be made by and apply and be binding on all of us jointly and severally.
15. "Citibank", "you" and "your" shall mean Citibank Singapore Limited.
16. Definition of Senior Public Figure
 A "Senior Public Figure" is a senior official in the executive, legislative, administrative, military or judicial branches of a government, whether or not elected, a senior official of a major political party, or a senior executive of a government-owned or government-funded corporation, institution or charity.

 A "Senior Public Figure" also includes any entity that has been formed by or on behalf of a Senior Public Figure, in which the Senior Public Figure is a beneficial owner of at least twenty-five percent of the entity. In addition, a "Senior Public Figure" includes the immediate family of a Senior Public Figure and any close associate or relative of a Senior Public Figure. A close associate is a person who is widely and publicly known to maintain an unusually close relationship with and able to conduct financial transactions on behalf of a Senior Public Figure.

TAX STATUS DECLARATION

By checking the appropriate box and signing this application form, I/we declare my/our tax status under U.S. tax law. I/We understand that a false statement or misrepresentation of tax status by a U.S. person could lead to penalties under U.S. Law:

Main Applicant

- ☐ U.S. person
U.S. Tax ID Number: - -
[Form W9 required]
- ☐ Non-U.S. person with a U.S. address
(or green card holder claiming tax treaty benefits)
[Form W8BEN required]
- ☐ Non-U.S. person

Joint Applicant

- ☐ U.S. person
U.S. Tax ID Number: - -
[Form W9 required]
- ☐ Non-U.S. person with a U.S. address
(or green card holder claiming tax treaty benefits)
[Form W8BEN required]
- ☐ Non-U.S. person

- I/We represent and warrant that I am/we are not a U.S. person or a citizen or resident alien, and that I am/we are not acting for or on behalf of a U.S. person. A false statement or misrepresentation of tax status by a U.S. person could lead to penalties under U.S. law. If my/our tax status change and become a U.S. citizen or resident of the United States, I/we must notify Citibank within 30 days.
- For purposes of complying with applicable U.S. tax laws, I waive any bank secrecy, privacy or data protection rights related to my account.

Citibank assumes no liability for any tax withheld on any reportable payments made to a customer under the U.S. Tax Rules.

Main Applicant

Name:

NRIC/PP No.:

Signature _____

Date _____



Joint Applicant

Name:

NRIC/PP No.:

Signature _____

Date _____



APPROVAL BY DEPARTMENT HEAD

DEPARTMENT HEAD

NAME

OPEN MAIL ID

Signature _____

Date _____



FOR OFFICE USE ONLY

Date of Valuation

Valuer Indicative Value S\$

Relationship No:

Customer No.:

Loan No.:

Checking Account No.:

Bank's Solicitors

Legal Entity of Staff ☐ CSL ☐ CNA

CCSU ☐ Sabre Signature ☐ TPIN ☐ ICC

Certified True Copy

Maker _____ Date _____

Checker _____ Date _____

_____ (Signature)