

NTUC Thrift & Loan Co-operative Limited

91 Bencoolen Street, #05-05 Sunshine Plaza Singapore 189652 Tel:6238 0550 Fax:6238 1449

Eligibility Criteria

In order to apply the individual must:-

- be at least 21 to 50 years of age to apply;
- a Singaporean or Permanent Resident;
- Union Member, NTUC Co-operative Societies Member or Income Life Policy Holder;
- earn an income above \$24,000/- per annum; or
- Guarantor/ Default Insurance/ other forms of collateral is required.

Documents Required

- Your latest 3 months payslip/ 6 months CPF contribution/ Income Tax Assessment (2 years' Return if self-employed).
- Your 3 months' bank statement of your active borrowing account and 3 months' credit card statement.
- Acceptance letter, bill for course & application form for the course.

LOAN REQUIREMENT

LOAN AMOUNT REQUIRED S\$	REPAYMENT PERIOD (MAX 5 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	PAGER NO	HOME TEL NO	PAGER NO
MOBILE PHONE NO		MOBILE PHONE NO	
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	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

Are you a member of any thrift & loan Society?

YES Please state the society _____ NO

If "NO", I apply to be admitted as an ordinary member of NTUC Thrift. I agree to be bound by the Co-operatives's By Laws and any subsequent amendments to those By-Laws upon loan accepted by me.

Are you a member of any thrift & loan Society?

YES Please state the society _____ NO

If "NO", I apply to be admitted as an ordinary member of NTUC Thrift. I agree to be bound by the Co-operative's By Laws and any subsequent amendments to those By-Laws upon loan accepted by me.

By signing below, I/we :-

1. Authorise NTUC Thrift and Loan Co-operative Limited to conduct credit checks and verify information given herein without reference to me/us;
2. Agree that my/our application is/are subject to the approval of NTUC Thrift & Loan and Co-operative Limited at its absolute discretion;
3. Declare that my/our income substantiation documents and all other documents attached hereto are true copies;
4. Declare that all information provided herein is true;
5. Declare that I/we have not withheld any material information;
6. Declare that I/we have no existing loan with any other Thrift & Loan/Credit Society.
7. Authorise NTUC Thrift and Loan Co-operative Limited to disclose information given herein to other parties without reference to me/us;
8. Declare that I/we am/are neither suffering from any terminal illness nor am on medical leave in respect of any illness whatsoever;
9. NTUC Thrift and Loan Co-operative reserves the right to reject or request for third party guarantor and other forms of collaterals without assigning any reasons whatsoever;
10. Declare that I/we am/are not bankrupt and no Statutory Demand has been served on me/us;
11. Declare that I/we am/are not convicted of any offence punishable with imprisonment; and
12. Agree that all said documents shall become and remain property of NTUC Thrift and Loan Co-operative Limited.

SIGNATURE OF MAIN APPLICANT	SIGNATURE OF JOINT APPLICANT	DATE
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