SING INVESTMENTS & FINANCE LIMITED
Co. Reg. No: 196400348D

Fax to: 6305 0418

Referral Co/Contact Person:

Contact No:

Consumer Advisory – Free Credit Report for Individual Applicant

From 1 April 2016, 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/Passport to the following credit bureau's registered office to obtain a free credit report.

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

Vehicle Finance Application Form

YOUR PERSONAL PARTICULARS

APPLICANT	GUARANTOR
Name as shown on your NRIC/Passport (*Pls underline surname/ACRA for companies)* ☐Dr ☐Mr ☐Mrs ☐Miss ☐Mdm	**Name as shown on your NRIC/Passport** (*Pls underline surname/ACRA for companies)* ☐Dr ☐Mr ☐Mrs ☐Miss ☐Mdm ***Relationship to Applicant:***
Applicant's Relationship with SIF *(applicable only if non-public):* ☐ Director ☐ Director's Family ☐ Director's Co. ☐ Related Co. ☐ SIF Staff ☐ Staff's Co. ☐ Staff of SIF Group ☐ Staff's Family	
NRIC/Passport/ **Business Registration No**:	**NRIC/Passport/** **Business Registration No**:
For Non-Individual applicant, please tick the following business sector and indicate the date of financials: **SME (Annual sales turnover <$100M)** ☐ SME (Annual sales turnover <$1M) ☐ SME (Annual sales turnover $1M to < $10M) ☐ SME (Annual sales turnover $10M to < $100M) ☐ SME - Bank ☐ Non-Profit Organisation ☐ SME - Non-Bank Financial Institution **Non SME (Annual sales turnover ≥ $100M)** ☐ Bank ☐ Corporate ☐ Non-Bank Financial Institution **Others** ☐ Government	**For Internal Use:**
Date of Financials (DD/MM/YYYY): _____	**Prepared By:** _____ **Checked By:**_____
Financials with 12 months sales turnover? ☐ Yes ☐ No (<12 mths) ☐ Not Available	
Date of Birth : DD MM YY	**Date of Birth** : DD MM YY
Nationality: ☐ Singaporean ☐ S'pore PR ☐ Others:_____ **Marital Status:** ☐ Single ☐ Married ☐ Others	**Nationality**: ☐ Singaporean ☐ S'pore PR ☐ Others:_____ **Marital Status:** ☐ Single ☐ Married ☐ Others
Highest Education: ☐ Diploma & Below ☐ Tertiary ☐ Post Grad & Others	**Highest Education:** ☐ Diploma & Below ☐ Tertiary ☐ Post Grad & Others
Home Address: ☐ *Tick if same as mailing address* Postal Code:	**Home Address:** ☐ *Tick if same as mailing address* Postal Code:
Mailing Address: *(If different from home address)* Postal Code:	**Mailing Address:** *(If different from home address)* Postal Code:
Home No: **Mobile No:**	**Home No:** **Mobile No:**
Office No: **Email Address:**	**Office No:** **Email Address:**
Residence: ☐ Fully Owned ☐ Mortgaged ☐ Rented ☐ Stay with Parent(s)/Relative(s)/Others	**Residence**: ☐ Fully Owned ☐ Mortgaged ☐ Rented ☐ Stay with Parent(s)/Relative(s)/Others

YOUR EMPLOYMENT DETAILS

Name of Employer ☐ *Tick if self-employed*	**Name of Employer** ☐ *Tick if self-employed*
Address of Employer: **Postal Code:**	**Address of Employer:** **Postal Code:**
Occupation :	**Occupation :**
Monthly Income: $ **Length of service:** yrs mths	**Monthly Income:** $ **Length of service:** yrs mths

YOUR FINANCIAL COMMITMENTS			
Financial Institutions & Credit Facility Type	**Monthly Repayment**	**Financial Institutions & Credit Facility Type**	**Monthly Repayment**
	$ *(Cash)*		**$** *(Cash)*
	$ *(Cash)*		**$** *(Cash)*
	$ *(Cash)*		**$** *(Cash)*

YOUR MOTOR VEHICLE TO BE FINANCED

Type of Vehicle : ☐ Passenger Car ☐ Commercial Vehicle ☐ Taxi ☐ Motorcycle

Vehicle Segment: ☐ New ☐ Used ☐ COE-renewed ☐ *Tick if Off-Peak Car*	For Commercial Vehicle: ☐ Light-wt (less than 3.5 tonnes) ☐ Heavy-wt
Purchase Price: **$**	**Make & Model :**
Name of Dealer/Seller:	**Registration No:**
Engine No *(for new cars only):*	**Chassis No** *(for new cars only):*

YOUR FINANCE DETAILS

Finance Required:	**Finance Period:**	**Applied Interest Rate:**	**Monthly Instalments:**
$	mths	% ☐ *Tick if Variable*	$

YOUR FINANCIAL DECLARATION

	Yes	**No**
Are you in any way related to any director and/or staff of Sing Investments & Finance Limited? If Yes, please specify: _____	☐	☐
Are you in any way related to the vendor or dealer? If Yes, please specify: _____	☐	☐
Did you receive any discount, rebate or benefit from the vendor, dealer or any other person? (eg vehicle servicing/maintenance package, petrol/shopping vouchers, cash discount etc) If Yes, please state the following: *Description :* _____ *Value: S$*_____ *Description :* _____ *Value: S$*_____	☐	☐
Did you obtain any loans advances or credit facilities (including but not limited to unsecured loans and credit card loans) from the vendor, dealer, banks, finance companies, insurance companies or any other lenders to finance your purchase of the vehicle including for the deposit? If Yes, please state the following: Name(s) of Lender(s): _____ Total loans/credit facilities of S$_____	☐	☐
Do you have any existing credit facility (including guarantees) from Sing Investments & Finance Limited either personally or through companies/firms in which you have an interest? If Yes, please specify: _____	☐	☐
Are there any legal actions and proceedings (including bankruptcy, writ of seizure & sale, winding-up or judicial management proceedings) pending or otherwise commenced against you and/or the guarantors or statutory demands served on you and/or the guarantors? If Yes, please specify: _____	☐	☐

True Purchase Price of the vehicle : S$_____
(ie. Purchase price of the vehicle less the discount, rebate or benefit)

Note: For the purposes of the above questions, "you" and "your" shall mean the applicant(s) herein.

YOUR CONSENT TO MARKETING INFORMATION

Applicable to Applicant and/or Guarantor(s) who are INDIVIDUALS only:

Marketing Information:

I/We would like to receive marketing and promotional offers, news and materials via Telephone, Mobile Call, SMS, MMS message or Facsimile from Sing Investments & Finance Limited ("SIFL").
(If I/We have opted 'Yes', I/We will receive faxes, mobile messages or calls from SIFL even if my/our number(s) is/are registered with the Do Not Call Registry.)

Main Applicant ☐ Yes ☐ No Guarantor ☐ Yes ☐ No

BEARER SHARES DECLARATION

Applicable to CORPORATES only:

We declare and confirm the following (please tick accordingly):-

☐ We issue bearer shares and agree that we are required to provide details of the bearer shareholders.
☐ We do not issue bearer shares.

We acknowledge and confirm that the Finance Company and its officers/ employees/ agents or persons acting on behalf of the Finance Company shall be entitled to rely on our declaration above for information relating to bearer shares for this account.

DECLARATION BY THE APPLICANT & GUARANTOR(S)

To: SING INVESTMENTS & FINANCE LIMITED

- I/We hereby declare and confirm that I/we have paid/will be paying the deposit (ie the difference between the purchase price of the vehicle and the loan/facility financing granted to me/us) using my/our own cash resources prior to your disbursement of the loan/facility.

(For individual Applicant and/ or Guarantor)

- I declare that I am of full age and not an undischarged bankrupt and not under any legal impediment or incapacity whatsoever and that there are no legal actions and proceedings (including bankruptcy, writ of seizure & sale) pending or otherwise instituted against me and no statutory demand has been served on me.

(For non-individual Applicant and/ or Guarantor)

- We hereby declare that we have not been wound up and that we are not under any legal impediment or incapacity whatsoever and that there are no legal actions and proceedings (including winding- up or judicial management proceedings) pending or otherwise instituted against us and no statutory demand has been served on us.

- I/We hereby declare that all the answers, statements, information and declarations made and provided by me/us to you herein (collectively deemed to be "my/our declarations") are true, correct, accurate and complete and that I/we have not withheld/distorted any facts material and relevant to my/our loan/facility application to you.
- I/We undertake to inform and update you in writing if there is/are any change(s) relating to any of my/our declarations herein.
- I/We agree to provide you with such information and/or documents as you may require from time to time relating to or in connection with my/our declarations and this application herein.
- I/We hereby authorize and give consent to you to carry out credit checks and conduct searches on me/us in relation to my/our declarations herein and/or any other information and/or personal data relating to me/us and my/our application herein with the Land Transport Authority of Singapore ("LTA"), the Credit Bureau (Singapore) Pte Ltd ("CBS") and/or any other credit reference agency or bureau, my/our employers, any financial institution or such other parties or any person and/or any other database and/or service providers as you deem fit or necessary at your absolute discretion.
- I/We consent to you collecting, using, disclosing, processing and/or transferring my/our personal data that you hold for the purposes set out in your Privacy Policy Notice (as amended, revised or substituted from time to time) at its website (ww.sif.com.sg).
- I/We agree that the terms and conditions set out in your Privacy Policy Notice (as amended, revised or substituted from time to time) at its website (www.sif.com.sg) shall be binding on me/us.
- I/We hereby authorize and give consent to you and/or your agents, servants and employees, without any liability and notice to me/us, to collect, use, disclose, process and transfer at any time any of my/our confidential information and/or personal data (as defined under the Singapore Personal Data Protection Act 2012 and any amendments or re-enactments thereof (hereinafter referred to as "my/our personal data) including but not limited to the credit standing, financial position and payment records regarding me/us, the moneys, the securities and any other relevant particulars of my/our loan/facility and/or any of my/our other accounts with you or any matters or transactions thereto to any person whether located in or outside Singapore and to any party to whom you deem fit including any guarantors for the loan/facility, your solicitors, LTA, CBS and/or other credit reference agency or bureau and its/their members and for any business and/or legal purposes whatsoever as you deem fit or reasonable including but not limited to the following purposes:-
  (a) for the purposes of credit evaluation and/or approval of the loans, advances, credit facilities, hire purchase facilities and/or any other facilities granted herein;
  (b) for purposes in connection with any enforcement of your rights, powers, remedies and benefits against me/us and/or the guarantor(s) in relation to the loans, advances, credit facilities, hire purchase facilities and/or any other facilities granted or to be granted herein and/or the security or securities given in connection therewith;
  (c) for the purposes of providing customer services and feedback;
  (d) for any marketing, promotional and/or cross-selling purposes of your products and services;
  (e) for data processing, statistical and risk analysis purposes;
  (f) for any ancillary purposes relating to and/or in connection with the loans, advances, credit facilities, hire purchase facilities and/or any other facilities granted or to be granted herein.
- Reference to "any person" in this application form shall include individual, company, corporation, firm, partnership, joint venture, society, association, organization, trust, government, state or agency or authority of a state or any other entity (whether incorporated or otherwise) in or outside Singapore.
- I/We hereby declare that all my/our confidential information and personal data provided to you herein are true, complete and accurate in all respects and I/we undertake to correct the same if any of my/our confidential information and personal data become wrong, incomplete or inaccurate.
- I/We authorize and give consent to you (i) to disclose, transfer and process my/our confidential information and personal data and/or (ii) to provide this application form or a copy thereof duly completed and signed by me/us and any other legal documents, to any car dealer, the vendor or such other third party or any person that you deem fit at your absolute discretion or as may be required by any applicable law, the courts or the regulatory or statutory authorities in Singapore and elsewhere in the world without any liability or notice to me/us. The disclosure may be made by phone, mail, electronic mail, SMS or any other means of communication which you deem appropriate.

- I/We hereby confirm that I am/we are aware that, upon my/our withdrawal of my/our authorizations and consents herein given, the consequences are as follows:-
  (a) You shall be unable to process my/our applications for loans, advances, credit facilities, hire purchase facilities and/or any other facilities herein without any further notice and liability whatsoever to me/us;
  (b) if the loans, advances, credit facilities, hire purchase facilities and/or any other facilities have been approved and granted to me/us but pending disbursements, you shall be entitled to cancel the said loans, advances, credit facilities, hire purchase facilities and/or any other facilities immediately without any further notice and liability whatsoever to me/us;
  (c) if the loans, advances, credit facilities, hire purchase facilities and/or any other facilities have been fully or partially disbursed, you shall be entitled to demand immediate repayment from me/us and/or the guarantor(s) of all the outstanding loans, advances, credit facilities, hire purchase facilities and all monies due and owing to you by me/us including the principal amount, interest and default interest. All fees, charges, expenses and costs (including legal costs on a full indemnity basis) incurred or suffered thereto by you in recovering the said monies shall be borne by me/us and/or the guarantor(s). You shall not be liable to me/us for any claims, losses, damages, costs (including legal costs on a full indemnity basis) or expenses suffered or incurred by me/us in connection with or in consequence of or arising out of your actions herein ; or
  (d) such other consequences or implications as may be advised by you to me/us from time to time.
- I/We confirm that our consents, declarations and authorizations herein shall survive the termination of any or all of my/our accounts or loans/facilities with you for any reason whatsoever.
- I/We declare that I/we have complied with and shall continue to comply with all the laws (including the applicable tax laws) in Singapore and any other country in the world which apply to me/us including reporting my/our worldwide income to the relevant and applicable tax authority/authorities in Singapore and any other country in the world.
- For the purposes of my/our consents and authorizations herein and you complying with all applicable laws in Singapore and any other country in the world, I/we waive any bank secrecy, privacy or data protection rights in respect of my/ our confidential information, personal data and my/our account(s) with you.
- For the avoidance of doubt, nothing in this application shall be construed or interpreted to impose any obligation on you to approve, grant or continue to grant the loans, advances, credit facilities, hire purchase facilities and/or any other facilities to me/us and you shall have the right at any time to reject my/our application herein and to retain all documents submitted with this application without having to give or disclose any reason(s) whatsoever to me/us.
- I/We understand and am/are fully aware that if any of my/ our declarations herein is false, inaccurate, incomplete or misleading or if I/we obtain the loan/facility by false, inaccurate, incomplete or misleading statements or declarations, you shall be entitled at your absolute discretion to reject our application or to refuse to disburse the loan/facility or to terminate, vary, reduce or cancel the loan/facility granted to me/us and to recover/recall immediately from me/us the outstanding loan/facility, interest, default interest and all monies due and owing to you including all fees, charges, expenses and costs (including legal costs on a full indemnity basis) incurred thereto by you.
- I/We hereby irrevocably and unconditionally agree to pay and indemnify you in full against all claims, demands, actions, proceedings, losses, damages, costs (including legal costs on a full indemnity basis), abortive costs imposed by you at your discretion, fees, charges, expenses and any other liabilities suffered or incurred by you arising from or in connection with or in consequence of or if any of my/our declarations herein is found to be untrue, inaccurate, incomplete or misleading or if I/we fail or delay to comply with any of your requests for information and/or documents.
- Where there is more than one applicant and guarantor, each of us shall be jointly and severally liable for the loan/facility and all the consents, declarations and authorizations herein made by us shall be binding on all of us jointly and severally.
- I/We agree to execute such legal documents in such form as may be required by you at my/our costs and expenses.

ADDITIONAL DECLARATION BY GUARANTOR(S):

I/We agree to be the guarantor(s) under this hire purchase finance and shall execute a guarantee and/or such other document(s) in such form acceptable to you.

Unless the context otherwise requires, in this Part, the words "You" and "your" shall mean SIFL and the words "I/We" and "me/us" and "my/our" shall mean the applicant and the guarantor(s). For company applicant, the words "I/We" and "me/us" shall read as collectively "We" and "us".

YOUR DECLARATION

By signing below, I/We hereby confirm I/We have read and understood the Declaration by the Applicant and/or Guarantor(s) printed overleaf and agree that the terms and conditions therein form part of my Vehicle Finance Application with you.

Signature of Applicant & Date (For Company Application, please indicate name of Authorised Signatory & affix Company Stamp)	**Signature of Guarantor & Date**

Documents Required for Processing:

(1) Copy of Applicant &/or Guarantor(s)' (if applicable) NRIC/Passport (front & back)
(2) Copy of Employment Pass with validity date 6 mths before expiry date (for foreigners only)
(3) For salaried employee: Latest 3 mths' Computerised Payslip/Latest 6 mths' CPF Contribution History/Latest Income Tax Notice of Assessment.
(4) Vehicle Sales & Purchase Agreement and LTA Acknowledgement Copy (Transfer of Vehicle Ownership).
(5) For Company Application, please provide past 3 months' bank statements. (Note: Company's Board Resolution and Memorandum & Articles of Association (M & A) is required if total aggregate amount (total credit facilities with SIF including existing facilities] exceeds S$200,000.)