

HDB HOME SAVER LOAN - APPLICATION FORM



IMPORTANT: To apply, simply complete and send in this application form with the required supporting documentations. Please read carefully the Applicant(s) and Mortgagor(s) Confirmation and Declaration section below.

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 websites 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

Please note that the terms and conditions governing Citibank's product and/or service relationship with you contain clauses that give Citibank the unilateral right to revise such terms and conditions. For the Notification of Right of Review Clauses, please refer to the Citibank Singapore website, click on Terms and Conditions at the bottom of the page, followed by General tab.

The Citibank HDB Home Saver Loan mentioned in this application form is not offered to individuals resident in certain countries/jurisdictions. For the comprehensive list of these countries/jurisdictions, please refer to the "Privacy" section in the footer of our Citibank Website. This application form is not, and should not be construed as, an offer, invitation or solicitation to such individuals to apply for any Citibank HDB Home Saver Loan.

PERSONAL DATA

Main Applicant		Joint Applicant	
Salutation	<input type="checkbox"/> Mr <input type="checkbox"/> Mdm <input type="checkbox"/> Mrs <input type="checkbox"/> Ms	Salutation	<input type="checkbox"/> Mr <input type="checkbox"/> Mdm <input type="checkbox"/> Mrs <input type="checkbox"/> Ms
Full name as in NRIC/Passport		Full name as in NRIC/Passport	
First Name		First Name	
Last Name/Surname		Last Name/Surname	
Hanyu Pinyin Name		Hanyu Pinyin Name	
Hanyu Pinyin Alias Name		Hanyu Pinyin Alias Name	
Alias		Alias	
Married Name		Married Name	
NRIC No./Passport No.		NRIC No./Passport No.	
Mother's Maiden Name (for security verification)		Mother's Maiden Name (for security verification)	
Email Address		Email Address	
Nationality <input type="checkbox"/> Singaporean <input type="checkbox"/> Singapore PR <input type="checkbox"/> Others _____		Nationality <input type="checkbox"/> Singaporean <input type="checkbox"/> Singapore PR <input type="checkbox"/> Others _____	
Marital Status <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Others _____		Marital Status <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Others _____	
Date of Birth _____ Day _____ Mth _____ Yr		Date of Birth _____ Day _____ Mth _____ Yr	
Education <input type="checkbox"/> GCE 'O' <input type="checkbox"/> GCE 'A'/Pre-U <input type="checkbox"/> Diploma <input type="checkbox"/> Degree <input type="checkbox"/> Others _____		Education <input type="checkbox"/> GCE 'O' <input type="checkbox"/> GCE 'A'/Pre-U <input type="checkbox"/> Diploma <input type="checkbox"/> Degree <input type="checkbox"/> Others _____	
Employment Information <input type="checkbox"/> Self Employed <input type="checkbox"/> Employed		Employment Information <input type="checkbox"/> Self Employed <input type="checkbox"/> Employed	
Nature of Business		Nature of Business	
Name of Employer and Office Address		Name of Employer and Office Address	
Job Title	Length of Employment _____Yr_____Mth	Job Title	Length of Employment _____Yr_____Mth
Name of Previous Employer	Length of Employment _____Yr_____Mth	Name of Previous Employer	Length of Employment _____Yr_____Mth
Home Address		Home Address	
Postal Code		Postal Code	
Residence <input type="checkbox"/> Owned <input type="checkbox"/> Mortgaged <input type="checkbox"/> Parents'/Relatives' <input type="checkbox"/> Rented <input type="checkbox"/> Others _____		Residence <input type="checkbox"/> Owned <input type="checkbox"/> Mortgaged <input type="checkbox"/> Parents'/Relatives' <input type="checkbox"/> Rented <input type="checkbox"/> Others _____	
Office Tel	Handphone*	Office Tel	Handphone*
Preferred Mailing** <input type="checkbox"/> Office Address (indicated above) <input type="checkbox"/> Home Address (indicated above)		Relationship with Main Applicant	

*Your second level of authentication for online transactions will be sent by SMS to this mobile phone number. (Not applicable for IPB customers)

**Where there is a main and joint applicant, the main applicant's mailing address indicated on this form will be used for all banking account(s) held jointly. (Not applicable for IPB Customers)

SOURCES OF GROSS MONTHLY INCOME IN THE LAST 12 MONTHS

Type	Amount/value	Type	Amount/value
<input type="checkbox"/> Fixed income (e.g. salary)		<input type="checkbox"/> Fixed income (e.g. salary)	
<input type="checkbox"/> Variable income (e.g. commission, bonus or allowance)		<input type="checkbox"/> Variable income (e.g. commission, bonus or allowance)	
<input type="checkbox"/> Rental income		<input type="checkbox"/> Rental income	
<input type="checkbox"/> Eligible financial assets*:		<input type="checkbox"/> Eligible financial assets*:	
Do you or your Spouse/Parent/Partner derive 10% or more of your total revenue or wealth directly from the production, sale or distribution of cannabis^?		Do you or your Spouse/Parent/Partner derive 10% or more of your total revenue or wealth directly from the production, sale or distribution of cannabis^?	
<input type="checkbox"/> Yes <input type="checkbox"/> No		<input type="checkbox"/> Yes <input type="checkbox"/> No	

* Eligible financial assets mean (a) Singapore dollar notes and coins (including deposits), (b) units in a collective investment scheme authorised or recognised by the MAS, (c) units in a business trust registered with the MAS, (d) debentures, stocks or shares issued or proposed to be issued by a government, corporation or body unincorporated, (e) structured deposits, (f) foreign currency notes and coins(including deposits) and (g) gold, which have a secondary market or have a reasonable basis for valuation, and to the extent that the asset is unencumbered.

^ Production, sale or distribution of cannabis includes handling cannabis at any point from seed to sale as well as the manufacture of cannabis drug paraphernalia, the manufacture of equipment used solely in the production of cannabis, and promotion of cannabis use.

RELEVANT CREDIT FACILITIES (AS DEFINED IN SECTION 9 OF THE APPLICANT(S) CONFIRMATION AND DECLARATION SECTION)

Please provide details of all Relevant Credit Facilities (including (a) Relevant Credit Facilities that have been disbursed but not fully repaid, (b) Relevant Credit Facilities that have not been disbursed, and (c) applications for Relevant Credit Facilities that are pending approval.)

Main Applicant				Joint Applicant			
No.	Facility Type(s)*	Lender(s)	Monthly Instalment	No.	Facility Type(s)*	Lender(s)	Monthly Instalment

*Includes mortgage loan, home equity/cashout loan, personal loan, motor vehicle loan and credit card.

MY FINANCIAL REQUEST

New Purchase	Refinancing
Purchase Price: S\$_____	Existing Bank / Financial Institution: _____
Discount(s), rebate(s), or other benefit(s) (e.g. where the interest charges of any credit facility obtained for the purchase of the Subject Property is paid or payable by the vendor or any third party). <input type="checkbox"/> No <input type="checkbox"/> Yes If Yes, S\$_____ (insert amount) from _____ (insert name) (e.g. the vendor, developer, or any third party) in connection with my/our purchase of the Subject Property.	Existing Amount Outstanding Term Loan Used Towards Purchase of Subject Property: S\$_____
Housing Loan Amount Requested: S\$_____ for ____ years	Undisbursed Term Loan Used Towards Purchase of Subject Property: S\$_____
CPF Lumpsum for Purchase: <input type="checkbox"/> No <input type="checkbox"/> Yes S\$_____	Term Loan Request To refinance existing amount outstanding:
CPF Monthly Instalment: <input type="checkbox"/> No <input type="checkbox"/> Yes	(1) Term Loan Amount Requested Towards Purchase of Subject Property: S\$_____ for ____ years
CPF Stamp Duty & Legal Fees: <input type="checkbox"/> No <input type="checkbox"/> Yes S\$_____	CPF Monthly Instalment: <input type="checkbox"/> No <input type="checkbox"/> Yes
Purchase with Tenancy: <input type="checkbox"/> No <input type="checkbox"/> Yes	CPF Legal Fees: <input type="checkbox"/> No <input type="checkbox"/> Yes S\$_____
Bridging Loan	
Bridging Loan Required S\$_____ for ____ months (maximum 6 months)	

* Complete section on Details on the Sales of Existing Property

MY PROPERTY TO BE MORTGAGED

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

DETAILS ON THE SALE OF EXISTING PROPERTY (IF APPLICABLE)*

Address of existing Property to be sold:

Property Type:

*Please submit a copy of the option to purchase and/or sale and purchase agreement if available.

BANK PRODUCTS^ & SERVICES

Please debit any applicable fees and the monthly instalments for my Citibank HDB Home Saver Loan from the following account:

Main Applicant/Joint Applicant's Citibank A/C No.

A new Maxisave account/Checking account which I have authorised the Bank to open in connection with the Citibank HDB Home Saver Loan. (Maxisave account not applicable for IPB Customers)

SERVICES

I/we understand and am/are aware I/we will receive Electronic Statements & Advices for my/our Citibank Home Loan account(s). All my/our Citibank Home Loan statement of account(s) and advices, except for Mortgage Interest Statements (IRS Form 1098)(applicable only for US persons) and annual fire insurance renewal letters will be available electronically and will not be mailed to me/us in paper form. Other ad-hoc communication related to my/our Citibank Home Loan, will continue to be mailed to me/us in physical copies or via other means as decided by the Bank from time to time. By signing below (Page 5 – Applicant(s) Confirmation and Declaration), I/we accept and agree to be bound by the Citibank Online User Agreement (which is available at www.citibank.com.sg), governing the Electronic Statements & Advices.

TRANSACTION PROFILE

	Expected Monthly Volume (S\$)	
	Main Applicant	Joint Applicant
Cash	<input type="checkbox"/> S\$0 <input type="checkbox"/> S\$1 – S\$50,000 <input type="checkbox"/> _____	<input type="checkbox"/> S\$0 <input type="checkbox"/> S\$1 – S\$50,000 <input type="checkbox"/> _____
Wire Transfer	<input type="checkbox"/> S\$0 <input type="checkbox"/> S\$1 – S\$100,000 <input type="checkbox"/> _____	<input type="checkbox"/> S\$0 <input type="checkbox"/> S\$1 – S\$100,000 <input type="checkbox"/> _____
Cheques / Drafts	<input type="checkbox"/> S\$0 <input type="checkbox"/> S\$1 – S\$200,000 <input type="checkbox"/> _____	<input type="checkbox"/> S\$0 <input type="checkbox"/> S\$1 – S\$200,000 <input type="checkbox"/> _____
Source of Funds:	As a Main Applicant , I confirm that I am opening this account for the mortgage transaction. (Please circle accordingly) Business Income / Personal Savings / Rental Income / Investment / Sale of property / Pension / Salary / Others: _____	As a Joint Applicant , I confirm that I am opening this account for the mortgage transaction. (Please circle accordingly) 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: _____	Cash / TT or Inward / Cheque / Electronic Transfer from Employer / Others: _____
Source of Wealth	Employment Income / Self-Employment (Business Income) / Investments / Personal Real Estate (Rental) / Inherited Wealth / Loans / Grants / Scholarships / Trust Funds / Government Support / Savings	Employment Income / Self-Employment (Business Income) / Investments / Personal Real Estate (Rental) / Inherited Wealth / Loans / Grants / Scholarships / Trust Funds / Government Support / Savings

^Deposit Insurance Scheme
Singapore dollar deposits of non-bank depositors are insured by the Singapore Deposit Insurance Corporation, for up to S\$100,000 in aggregate per depositor per Scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

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
[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
[Form W8BEN required]
- Non-U.S. person

FATCA DECLARATION FOR INDIVIDUAL ACCOUNTS

Note: The information in this section is being collected because of enhancements to Citi's new account on-boarding procedures in order to fully comply with Foreign Account Tax Compliance Act (FATCA) requirements.

#	Indicia of U.S. Status	Account Holder	Account Holder
1	Please list all countries for which you hold citizenship / nationality	_____	_____
		_____	_____
		_____	_____
		_____	_____
2	Please list all countries for which you hold tax residency	_____	_____
		_____	_____
		_____	_____
		_____	_____
3 (a)	What is your country of birth?	_____	_____
3 (b)	What is your city of birth?	_____	_____
4	Do you have a U.S. Green Card?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

- 1) In the event that I/we have checked the Non-U.S. Person box under the TAX STATUS DECLARATION section in this form, I/we represent and warrant that I am/we are not a U.S. Person and that I am/we are not acting for or on behalf of a U.S. Person. The definition of a U.S. Person can be found in the Citibank HDB Home Saver Terms and Conditions. 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. In such an event, I/we agree that I/we will complete all requisite forms relating to my/our new tax status and you shall be entitled to do all acts and things reasonably necessary for it to comply with any Law or Regulation (as defined in the Citibank HDB Home Saver Terms and Conditions). I/We agree to bear all costs and expenses incurred by you as a result thereof.
- 2) For purposes of complying with any Law or Regulation, I/we shall provide you with any information as you may require from time to time, and shall update such information as you requires from time to time to enable you to comply with such Law or Regulation, and we further waive any bank secrecy, privacy or data protection rights related to my/our loan and/or account.

APPLICANT(S) CONFIRMATION AND DECLARATION

1. I confirm that I am applying for a Citibank HDB Home Saver Loan for my own use and not for the benefit of another party.
2. I agree to be bound by the Citibank Singapore Global Consumer Banking Terms and Conditions and the HDB Citibank Home Saver Terms and Conditions (as each of such terms and conditions may be amended from time to time), copies of which are available on https://www.citibank.com.sg/mortgage_tncs/.
3. I have read, understood and agree to the terms of and that you may collect, use and disclose information about me in the manner and for the purposes as described, in the Privacy Circular (https://www.citibank.com.sg/global_docs/pdf/FINAL_CSL_PDPA_Circular.pdf), also available at Citibank website (Footer) > Privacy > Personal Data Protection and You > Privacy Circular. A copy of the Privacy Circular will be provided to me upon my request. Further, if I am a foreign national/ resident and where a data privacy circular applicable to my country of nationality/residency has been prepared by Citi (whether now or in the future) to address applicable data privacy requirements, I acknowledge that I agree to the terms of such data privacy circular as set out in the Citibank Singapore Website (Website Footer > Privacy) which may be updated by Citi from time to time.
4. I represent and warrant:
 - (a) I am not in default in the payment of or performance of any of my obligations for monies borrowed by me from any lender.
 - (b) I am not an undischarged bankrupt.
 - (c) There are no current or pending or threatened legal proceedings or bankruptcy proceedings against me or statutory demands served on me to my knowledge.
 - (d) No debt repayment scheme under the Insolvency, Restructuring and Dissolution Act 2018 is applicable to me.
 - (e) That all information and documents given to you in connection with this application are accurate, complete and not misleading. If any information given becomes inaccurate, misleading, incomplete or changes in any way, I will promptly notify you of such changes.
5. I authorise you to obtain and verify any information about me from any source including the HDB, any credit bureau or credit reference agencies, financial institutions, government authorities and/or any other entities and I consent to your disclosure of this information to any third party.
6. I understand that:
 - (a) This application and all information and documents provided by me will remain your property whether or not it is approved.
 - (b) You reserve the discretion to approve or decline this application without giving any reason. I acknowledge that you will not be responsible for any loss, cost, expenses or liabilities incurred by me arising from the rejection of this application or as a result of the time taken to process this application including any delay arising for whatsoever reasons.
7. I declare that except as indicated in the My Financial Request and Relevant Credit Facilities sections of this application and/or any other subsequent information or document furnished to you:
 - (a) no other interest in respect of any credit facility relating to the purchase of the Subject Property, has been paid or is payable by the vendor, its agent, nominee or any person by arrangement with the vendor, irrespective of whether payment is made to you or as a benefit to me;
 - (b) no other discount, rebate or any other benefit (including the payment of legal or stamp fees for the purchase) which has the effect of reducing the true purchase price of the Subject Property has been or will be received from the vendor or any other party; and
 - (c) no other credit facility was granted by any financial institution regulated by the MAS or moneylender for the purchase of or otherwise secured by the Subject Property and no vendor's loan was granted for the purchase of the Subject Property.
8. I declare that other than as indicated in the Sources of Gross Monthly Income In The Last 12 Months section of this application form (including the information indicated in the supporting documents at any time together with or after the submission of this application in respect of the said section), there are no other sources of gross monthly income (as defined in MAS Notice 645 and as may be replaced, supplemented or amended from time to time) earned by me in the preceding 12-month period from the date of this application.
9. Other than as set out in the Relevant Credit Facilities section of this application form and as disclosed by any credit bureau to Citibank for purposes of assessing my credit worthiness in connection with this application (including the information indicated in the supporting documents submitted at any time together with or after the submission of this application form):
 - (a) I do not have any Relevant Credit Facility(ies) obtained (whether in my name or jointly with any other person or entity) from any other person (including the HDB, any financial institution or moneylender) (each a "Lender") where the funds under the Relevant Credit Facility have not been disbursed or have been disbursed but not fully repaid;
 - (b) I am not applying for any Relevant Credit Facility(ies) (whether in my name or jointly with any other person or entity) from any Lender or any person by whom a motor vehicle is to be bailed to me as a hirer under a hire-purchase agreement ("owner");
 - (c) I have not applied for any Relevant Credit Facility(ies) (whether in my name or jointly with any other person or entity) from any Lender or any owner since the date falling six months prior to the submission of this application;
 - (d) I have not entered into any hire-purchase agreement (whether in my name or jointly with any other person or entity) with any owner where (i) no periodic payments are required to be made under the hire-purchase agreement yet; or (ii) there is any outstanding periodic payments to be made under the hire-purchase agreement; and
 - (e) I have not obtained any Relevant Credit Facility(ies) in respect of which I am a guarantor and am not applying/have not applied for any Relevant Credit Facilities in respect of which I am a guarantor since the date falling six months prior to the submission of this application.

For the purposes of section 9 above:

 - (i) "Relevant Credit Facility" means any of the following types of credit facilities: (i) a credit

- facility for the purchase of Property ("Mortgage Loan"); (ii) a facility to re-finance a Mortgage Loan; (iii) a credit facility otherwise secured by Property ("Equity Loan"); (iv) a facility to re-finance an Equity Loan; (v) a secured revolving credit facility; (vi) an unsecured revolving credit facility; (vii) any other credit facility, including motor vehicle loans, share financing loans and bridging loans (except bridging loans with a tenure of six months or less); and (viii) any hire-purchase arrangement set out in a hire-purchase agreement.
- (ii) "Property" means any property that is located in or outside Singapore.
 - (iii) "hire-purchase agreement" means an agreement, under which (i) a motor vehicle is bailed to me as the hirer in return for periodical payments and (ii) the property in the motor vehicle will pass to me if the terms of the agreement are complied with and one or more of the following occur: (A) the exercise of an option to purchase by me; (B) the doing of any other specified act by me or any party to the agreement and/or (C) the happening of any other specified event.
10. Unless otherwise agreed by Citibank, the funds from the Citibank HDB Home Saver Loan (if this application is approved) shall only be used for such purpose(s) approved by Citibank.
 11. I authorise you to obtain and verify any information about me as you deem fit in your reasonable discretion. I authorise the transfer and disclosure of any information relating to me (including information you obtain from third parties such as any credit bureau recognized by the MAS under or pursuant to the Banking Act 1970 from 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, 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 may be required by any applicable law, court, regulator or legal process.
 12. 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 1970, I 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, my particulars and/or my accounts with you (and for such purposes) as may be permitted under or pursuant to the Banking Act 1970.
 13. I further irrevocably and unconditionally consent to your disclosure of any customer information (as defined in the Banking Act 1970 relating to me or any information whatsoever relating to me as you shall consider appropriate to the Central Provident Fund 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 and you. This consent and provision shall survive the termination of any or all of my accounts or facilities with you for any reason whatsoever.
 14. I hereby confirm that I am the beneficial owner of the Checking Account. Where the Checking Account is opened in-trust-for someone else, I undertake to provide any information that Citibank may require to identify the beneficial owner of the Checking Account.
 15. For the purposes of expediting the processing of my application, I authorise your staff (acting as agents for you) to make such amendment(s) to this application form as instructed by me from time to time (including after this application form has been signed by me). I further agree that I will countersign against such amendment(s) to this application form and my signature shall be conclusive evidence of my confirmation/acceptance of such amendment(s).
 16. It is my responsibility to comply at all times with any Law and Regulation (as defined in the Citibank HDB Home Saver Terms & Conditions) in my use of Citibank's Services (as defined in the Citibank Singapore Global Consumer Banking Terms and Conditions), including any tax, foreign exchange or capital controls, and for reporting or filing requirements that apply as a result of my country of citizenship, domicile or residence or the location where such Services are provided and related activities may be conducted.
 17. I request that you introduce, offer or provide me with information relating to Products and Services which you consider may be of interest to me. I agree that Citibank will from time to time communicate information in relation to such Products or Services to me either specifically or generally to all customers like me via such communication modes as Citibank considers appropriate.
 18. Where there is more than one applicant, each applicant acknowledges that all representations, warranties, declarations, covenants, authorisations herein are deemed to be made by and apply and be binding on all applicants jointly and severally.
 19. Definitions
 "Citibank"; "you" and "your" shall mean Citibank Singapore Limited.
 "Checking Account" has the meaning given to it in the Citibank HDB Home Saver Terms and Conditions.
 "MAS" refers to the Monetary Authority of Singapore.
 "Products" refers products which Citibank may in its discretion agree to make available to me from time to time, including but not limited to those products listed under the general section in the Citibank Singapore Global Consumer Banking Terms and Conditions entitled "PRODUCTS" and as set out in Citibank's online portal www.citibank.com.sg, and the term "Product" shall be construed accordingly.
 "Services" refers to the services which Citibank may in its discretion agree to make available to me from time to time, including but not limited to those services listed under the general section in the Citibank Singapore Global Consumer Banking Terms and Conditions entitled "SERVICES" and as set out in Citibank's online portal www.citibank.com.sg, and the term "Service" shall be construed accordingly.
 "Subject Property" refers to the property identified in the My Property To Be Mortgaged section of this application.

Please sign as you would for all future transactions and this signature will override the records of your banking accounts and/or Citibank Ready Credit account (if any) maintained with us.

Main Applicant
 Name: _____
 NRIC/PP No.: _____
 Met Mortgage Specialist at my work place /my home/ others : _____
 Signature _____
 Date _____

Joint Applicant
 Name: _____
 NRIC/PP No.: _____
 Met Mortgage Specialist at my work place /my home/ others : _____
 Signature _____
 Date _____

REFERRAL DETAILS

I am aware that an incentive may be paid to the referrer and I consent to you disclosing to such person that this loan application has been made, whether it was successful and any other information relating to this application and the loan as you deem fit.
 I came to know about Citibank HDB Home Saver Loan through:
 Branch: _____
 Friends* Property Agents* Citibank Staff* Financial Planner* Internet Others: _____
 *Please provide full name/ Property Agency: _____
 Program ID1: _____ Program ID2: _____

FOR OFFICE USE ONLY

TACTICAL CODE	DATE RECEIVED	BANK'S SOLICITORS
CERTIFIED TRUE COPY	(SIGNATURE)	Citibank Staff Full Name: _____ GEID No: _____