

# HOME SAVER LOAN – REPRICING/RESTRUCTURING REQUEST



(Use separate Form for each Borrower)

The information requested in this Addendum is required for the purposes of computing the Borrower's debt servicing capability as required by Notice 645 - Computation of Total Debt Servicing Ratio ("TDSR") for Property Loans issued by the Monetary Authority of Singapore.

## MY FINANCIAL COMMITMENTS (INCLUDING CREDIT FACILITIES IN RESPECT OF THE SUBJECT PROPERTY)

I declare that other than set out below, I do not (either by myself or jointly with another) have nor do I stand as guarantor for any loan(s) or credit facility(ies) (disbursed and undisbursed, secured and unsecured) obtained from the Housing Development Board of Singapore ("HDB"), a financial institution, a moneylender (as defined in the Moneylenders Act 2008 of Singapore) or the vendor of the Subject Property and have not (either by myself or jointly with another) applied or agreed to be guarantor for any such loan(s) or credit facility(ies). I understand that the Bank may request me to provide information/documentation about such loan(s)/credit facility(ies). I agree that I will promptly provide such information/documentation to the Bank and I hereby authorize and agree that the Bank can rely on, use and disclose such information/documentation in connection with its credit underwriting process including but not limited to assessing my credit worthiness and debt servicing ability.

### Part A: Please list all existing loan(s)/credit facility(ies), inclusive of credit cards:

Type of Loan/ Credit Facility	Name of lender (i.e. HDB, name of financial institution, moneylender or vendor)	Amount outstanding	(a) Loan / Credit Facility Limit (S\$)  (b) Is the Loan/Credit Facility: disbursed/ undisbursed	Monthly Instalment/ or Minimum Amount Due	Interest Rate (per annum)	Tenure	Status as Borrower or Guarantor

### Part B: Please list all loan(s)/credit facilities (inclusive of credit card) applied for in the last 6 months (please provide information as available):

Type of Loan/ Credit Facility	Name of lender (i.e. HDB, name of financial institution, moneylender or vendor)	(a) Loan / Credit Limit (S\$) applied for (if known)  (b) Is the loan/credit facility: secured/unsecured	Interest Rate (if known)	Date applied	Status as Borrower or Guarantor	Status of Application (Approved/ Pending/ Rejected/ Approved and not Accepted)

**Part C: Sources of Gross Monthly Income in the past 12 months**

Type	Amount / Value
<input type="checkbox"/> Fixed Income (e.g. salary)	
<input type="checkbox"/> Variable Income (e.g. commission, bonus, allowance)	
<input type="checkbox"/> Rental Income	
<input type="checkbox"/> Eligible financial assets*	Description of Eligible Financial Asset:  Income derived:  Valuation:
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	

\*Eligible financial assets mean: (a) Singapore dollar notes and coins (including deposits), (b) units in a collective investment scheme authorized or recognized 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.

Please note that documentation (e.g. account statements) showing ownership, valuation and unencumbered status of such assets will have to be provided to the Bank and you may be required to transfer to and pledge the Eligible Financial Asset(s) with the Bank if income from such asset is to be used to compute monthly income.

^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.

**APPLICANT CONFIRMATION AND DECLARATION**

I understand that this document is an addendum to the Citibank Home Saver / HDB Home Saver Loan Application Form and shall be construed as being part of the Citibank Home Saver / HDB Home Saver Loan Application Form.

I confirm that all statements, documents and information provided by me or on my behalf in connection with my application for the Citibank Home Saver / HDB Home Saver Loan (including in this repricing/restructuring request and the Citibank Home Saver / HDB Home Saver Loan Application Form) are true, complete and accurate in all respects. I agree to inform Citibank if any of the information changes. I hereby authorize you to obtain and verify any information about me as you deem fit in your reasonable discretion. I confirm the Bank shall be entitled to rely on the statements, documents and information provided in connection with my application. Where information relating to third parties is provided by me to the Bank, I confirm that I have/will obtain consent from such third party for the Bank's collection, use and disclosure of such information as may be necessary in connection with my application.

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Name:

NRIC/Passport No.:

Date:

NOTE : Please sign as you would for all Citibank transactions.