



# Application for DBS Debt Consolidation Plan

## 1. My Personal Details

Title:  Dr  Mr  Mrs  Miss  Mdm

Name (as in NRIC): \_\_\_\_\_

NRIC No.:

Nationality (Country/Region):  
 Singaporean  
 Singapore PR,  
Nationality (Country/Region e.g. Thailand): \_\_\_\_\_

Marital Status:  
1  Single      2  Married      3  Divorced  
5  Others \_\_\_\_\_

No. of Dependants:

Education:  
03  University/Post-Grad      05  Diploma Holder  
06  Technical      07  'A' Level  
08  Secondary      09  Primary  
10  Others \_\_\_\_\_

## 2. My Employment Details

Company Name: \_\_\_\_\_

Monthly Income: S\$ \_\_\_\_\_

Job Title:  
02  Professional      01  Senior Management  
12  Director      04  Executive  
50  Diplomat      03  Managerial  
30  Technician      19  Supervisor  
05  Office Worker      06  Sales  
28  Chef      27  Lecturer  
31  Telemarketer      32  Customer Service Support Staff  
33  Driver      09  Blue Collar  
10  Others \_\_\_\_\_

Job Status:  
E  Employee      S  Self-Employee  
C  Variable/Commission Earner

Industry/Business Type:  
05  IT/Telco      04  Banking & Finance  
02  Building/Construction      22  Entertainment  
11  Government      20  Shipping/Transport  
29  Travel Related      24  Insurance  
27  Retail      17  Manufacturing  
23  Hotel/Restaurant      19  Others \_\_\_\_\_

Length of Current Employment: Years   Months

Previous Company Name: (Please update here if current employment is less than 12 months.) \_\_\_\_\_

Length of Previous Employment: Years   Months

## 3. My Loan Request

Please select **ONE** of the options below:

**New Debt Consolidation Plan**  
 I am not under any existing debt consolidation plan with any financial institution. By ticking this box, I am aware that I am applying for:-  
(i) a debt consolidation loan account for the loan amount equivalent to the total outstanding on my unsecured credit facilities as determined by DBS plus a buffer of up to maximum 5%; and  
(ii) a revolving credit facility (in the form of a Visa Credit Card) with a credit limit of up to 1x my monthly income as determined by DBS.

Name to appear on card (19 characters)

I understand that the total outstanding on my unsecured credit facilities as determined by DBS may not be the same as the total outstanding declared in the overleaf and that the loan amount shall be the amount as stated in the approval letter if my debt consolidation plan application is approved by DBS.

**Refinance / Repayment Term Revision**  
 I am applying for a refinance / repayment term revision of an existing debt consolidation plan.

Date of approval of existing debt consolidation plan:  
  /   /

(i) I am aware that my refinance / repayment term revision DCP Loan amount is equivalent to my existing DCP latest outstanding amount and,  
(ii) a revolving credit facility (in the form of a Visa Credit Card) with a credit limit of up to 1x my monthly income as determined by DBS. (Applicable for Refinance only)

Name to appear on card (19 characters) (Applicable for Refinance only)

### FOR BANK USE ONLY

DC: 100 471 (461 09) DJ60, DJ72, DJ84, DJ96  
SC: 702 371 (879 00)

Source Code: 05  
Campaign Code: DCP8CB555



**\*\* Where the facility is a loan facility, please indicate both loan account and repayment account numbers. In the event of inconsistency between any information on this declaration form and the supporting documents submitted, the information on the supporting documents will be used instead. Please note that for any facilities that are neither declared nor submitted with supporting documents will not be considered for the DCP application.**

DETAILS OF MY UNSECURED CREDIT FACILITIES				
Serial No.	Name of Participating Financial Institution	Repayment Account Number <sup>##</sup>	Unsecured Credit Facility Type (e.g. credit card, personal loan, etc.)	Is there any Outstanding Balance? Please indicate Yes or No.
1				<input type="checkbox"/> Yes <input type="checkbox"/> No
2				<input type="checkbox"/> Yes <input type="checkbox"/> No
3				<input type="checkbox"/> Yes <input type="checkbox"/> No
4				<input type="checkbox"/> Yes <input type="checkbox"/> No
5				<input type="checkbox"/> Yes <input type="checkbox"/> No
6				<input type="checkbox"/> Yes <input type="checkbox"/> No
7				<input type="checkbox"/> Yes <input type="checkbox"/> No
8				<input type="checkbox"/> Yes <input type="checkbox"/> No
9				<input type="checkbox"/> Yes <input type="checkbox"/> No
10				<input type="checkbox"/> Yes <input type="checkbox"/> No
11				<input type="checkbox"/> Yes <input type="checkbox"/> No
12				<input type="checkbox"/> Yes <input type="checkbox"/> No
13				<input type="checkbox"/> Yes <input type="checkbox"/> No
14				<input type="checkbox"/> Yes <input type="checkbox"/> No
15				<input type="checkbox"/> Yes <input type="checkbox"/> No
16				<input type="checkbox"/> Yes <input type="checkbox"/> No
17				<input type="checkbox"/> Yes <input type="checkbox"/> No
18				<input type="checkbox"/> Yes <input type="checkbox"/> No
19				<input type="checkbox"/> Yes <input type="checkbox"/> No
20				<input type="checkbox"/> Yes <input type="checkbox"/> No
21				<input type="checkbox"/> Yes <input type="checkbox"/> No
22				<input type="checkbox"/> Yes <input type="checkbox"/> No
23				<input type="checkbox"/> Yes <input type="checkbox"/> No
24				<input type="checkbox"/> Yes <input type="checkbox"/> No
25				<input type="checkbox"/> Yes <input type="checkbox"/> No
26				<input type="checkbox"/> Yes <input type="checkbox"/> No
27				<input type="checkbox"/> Yes <input type="checkbox"/> No
28				<input type="checkbox"/> Yes <input type="checkbox"/> No
29				<input type="checkbox"/> Yes <input type="checkbox"/> No
30				<input type="checkbox"/> Yes <input type="checkbox"/> No

**Declaration & Authorisation**

By submitting this Debt Consolidation Plan application form:

- I represent and warrant that:-
  - At the time of this application, I am not an undischarged bankrupt and there has been no statutory demand served on me and/or any legal proceeding commenced against me.
  - All information and documents provided above or otherwise in connection with this application are true and complete in all respects and that I have not withheld any information and/or documents which may be material in the context of this application. All information provided above are not the subject of any dispute and DBS shall be entitled to rely on any information and documents furnished to DBS in relation to this application without further verification.
  - If there is a change in the information provided and/or representations given or the information and/or representations become inaccurate in any way, I shall promptly notify DBS of the change or inaccuracy.
  - If I had previously applied for a debt consolidation plan with any bank offering debt consolidation, I had been notified that my application was unsuccessful or more than 3 months has passed since the commencement of that debt consolidation plan.
  - I shall not apply for any debt consolidation plan with any other bank offering debt consolidation unless I am notified that this application is unsuccessful or if it is successful, more than 3 months has passed since the approval of this debt consolidation application.
- I confirm that I have read, understood and agree to be bound by the Terms and Conditions Governing Debt Consolidation Facility and the DBS Card Agreement if this application is approved.
- I understand that DBS has the right to determine the loan amount at its absolute discretion. I understand that The final credit limit assigned for the revolving facility (in the form of a Visa credit card), if this application is approved, is solely at DBS' discretion. I will not be able to apply for any permanent or temporary credit limit increase or supplementary card or balance transfer or personal loan with this Visa credit card.
- I understand that DBS shall be entitled to reject any information and documents furnished to DBS in relation to this application or to request for any further information and documents for purposes of this application.
- I understand that all my unsecured credit facilities with DBS/POSB and other banks offering debt consolidation will be suspended/closed upon approval of the Debt Consolidation Plan, save for any renovation loan, education loan, credit facility granted for businesses or business purposes and such other credit facility that is excluded under the MAS regulations relating to unsecured credit facilities to individuals.
- I consent and authorise:-
  - DBS to collect and use my personal data and the use and disclosure of my personal data by/to third parties for the purposes of this application, and I agree to the terms of the DBS Bank Privacy Policy, a copy of which can be found at [www.dbs.com/privacy](http://www.dbs.com/privacy);
  - DBS to share this application and all documents submitted with the banks with whom I have outstanding unsecured debts ("Receiving Banks");
  - DBS to liaise with the Receiving Banks for the purposes of this application; and
  - DBS and the Receiving Banks to conduct credit checks on me from time to time and to obtain from, verify with and disclose to any party any of my information; such party includes any credit bureau, the Debt Consolidation Registry and any person DBS and/or the Receiving Banks deem appropriate and necessary for this application or as may be required by any applicable law or regulation.
- Upon the approval of this application, I authorise DBS to open such account(s) for me as DBS may deem fit for the purpose of the Debt Consolidation Plan and to instruct the Receiving Banks, whether directly, indirectly, through the DC Registry or in such manner that DBS may so decide, to suspend or terminate any unsecured credit facilities I may maintain with them.
- I confirm and agree that I will execute all such documents as may be required by DBS in relation to the Debt Consolidation Plan from time to time.
- I acknowledge that DBS may in your absolute discretion choose to either approve or reject my application without providing a reason for the approval or rejection. I agree that DBS shall not in any event be liable for any consequences arising from or in connection with your rejection of my application and that in the case of any dispute, DBS decision shall be final. I shall continue making repayment of the outstanding under my unsecured credit facilities with the Receiving Banks until DBS notify me of the outcome of my application.

Date  /  /