

Yes, I want to apply for POSB Further Study Assist!



Important Notes:

- A loan amount of up to SGD\$160,000 or 10 times your combined monthly income, whichever is lower, may be extended to you at the sole discretion of the bank.
- Processing fee of 2.5% of the approved loan amount will be deducted upfront upon first disbursement.
- Interest of 4.38% p.a. is calculated on a monthly reducing basis.
- Late payment fee of SGD\$30 per month will be charged on each outstanding instalment.

My Personal (Applicant) Details

Title: Dr Mr Ms Mrs Mdm

Name (as in NRIC):

NRIC No.:

Date of Birth: / / DD/MM/YYYY

Gender: Male Female

Nationality Singapore Citizen
 (Country/Region) Singapore PR, Nationality (Country/Region e.g. Thailand)

Marital Status: Single Married Divorced Others

Number of Dependents:

Highest Education: Diploma Holder University/Post Grad
 Technical 'A' Level/Pre-University
 Secondary Others

Residential Address (Correspondence Address)

(Please do not give a P.O. Box or foreign address):

Block Unit # -

Street/Building Name

Postal Code

*Email:

Home: 6 Office: 6

*Mobile: Country Code Area Code Mobile Number

*Email and Mobile number are mandatory. For overseas line, please indicate your country and area code.

Residential Status: Self-Owned Mortgaged Rented
 Live with Parents Employer's Others

Residential Type: HDB Landed
 Condominium/Apartment Others

Length of Stay at Address: Years Months

My Work Details (if applicable)

Name of Employer:

Employer Address (Please do not give a P.O. Box or foreign address):

Block Unit # -

Street/Building Name

Postal Code

Length of Current Employment: Years Months

Current Position: Senior Management Director
 Professional Executive Teacher/Lecturer
 Sales Supervisor Managerial
 Diplomat Others

Employment Status: Employee Variable/Commission Earner
 Self-Employed Others

Industry/Business Type: Banking and Finance IT/Telco
 Building/Construction Shipping/Transport Travel Related
 Government Manufacturing Hotel & Restaurant
 Insurance Retail Others

Name of Previous Employer:

Length of Previous Employment: Years Months

My Education Details (Mandatory)

To avoid delay, please ensure all fields are entered accurately.

The Name of Institution:

Course Starting Date: (dd/mm/yyyy) Expected Grad Date: (dd/mm/yyyy)

Course Fees: S\$

Course Name:

Full-time studies Part-time studies

My Financial Detail (Provide income documents as stated)

Annual Income SGD\$ Other source(s) of Income SGD\$

(min. gross annual income SGD\$18,000)

Salary crediting into DBS/POSB Account
 - Income documents are not required on the condition that your salary is credited via Giro, to your own Personal DBS/POSB Account and for at least the last 3 consecutive months.
 - DBS/POSB Savings/Current Account (Account Type: DBS (10 digits)/POSB (9 digits) Savings/Current Account)

My Guarantor's Details (if applicable)

*Guarantor must be an immediate family member.

Title: Dr Mr Ms Mrs Mdm

Name (as in NRIC):

NRIC No.:

Date of Birth: / / DD/MM/YYYY

Gender: Male Female

Nationality Singapore Citizen

(Country/Region) Singapore PR, Nationality (Country/Region e.g. Thailand)

Relationship: Spouse Parent Sibling Children

Block Unit # -

Street/Building Name

Postal Code

*Email:

Home: 6 Office: 6

*Mobile: Country Code Area Code Mobile Number

*Email and Mobile number are mandatory. For overseas line, please indicate your country and area code.

My Guarantor's Work Details (if applicable)

Name of Employer:

Employer Address (Please do not give a P.O. Box or foreign address):

Block Unit # -

Street/Building Name

Postal Code

Length of Current Employment: Years Months

Current Position: Senior Management Director
 Professional Executive Teacher/Lecturer
 Sales Supervisor Managerial
 Diplomat Others

Employment Status: Employee Variable/Commission Earner
 Self-Employed Others

Industry/Business Type: Banking and Finance IT/Telco
 Building/Construction Shipping/Transport Travel Related
 Government Manufacturing Hotel & Restaurant
 Insurance Retail Others

Annual Income SGD\$ Other source(s) of Income SGD\$

(min. gross annual income SGD\$24,000)

Salary crediting into DBS/POSB Account
 - Income documents are not required on the condition that your salary is credited via Giro, to your own Personal DBS/POSB Account and for at least the last 3 consecutive months.
 - DBS/POSB Savings/Current Account (Account Type: DBS (10 digits)/POSB (9 digits) Savings/Current Account)

My Loan Request

Loan Amount Required: SGD\$ (min. loan amount: SGD\$2,000)

Lump Sum Disbursement

Progressive Disbursement

Please indicate the amount for the First Disbursement

SGD GBP

AUD USD

For currencies other than Singapore Dollars, amount requested will be converted to the respective currency according to the foreign currency exchange rate determined by the bank on the day of disbursement.

Cashier's Order Made Payable to "the Name of Institution":
Please ensure the "Payee Name" is correct.

Note: The bank will issue the Cashier's Order in favour of the institution listed on the acceptance letter or invoice if the institution "payee name" is not indicated above.

For subsequent disbursements, please inform the bank at a later date with the <Disbursement Authorisation Form>. Please refer to website for more details.

The bank has the discretion to grant a lower limit which may defer from what is requested. A cashier's order (payable to the Institution of study) will be sent to your correspondence address or direct credit to the institution's account depending on the mode of receipt chosen by the institution.

Loan Tenure (max. 10 years): year(s)

My Education Loan Servicing Account

Please debit the monthly instalment payments, interests, costs, charges, fee and all other monies due and payable in connection with the POSB Further Study Assist from my DBS/POSB account:

Compulsory field for Applicant/Guarantor

(Joint All, Trust, Mysaving account and SAYE accounts not permitted)

You are required to open a POSB/DBS Account for monthly instalment debiting. Kindly proceed to any of our POSB Branches to open a saving A/C before submitting this application, if you do not have an existing account.

For Bank Use

