

Dealer's Endorsement
(if applicable)

Read Before Signing: "Important Information Document (IID) Auto Financing" constitutes part of this Application Form and should be read before you sign this Application Form. Please also read our Customer Terms, Auto Financing Terms, and pricing guide available on our website www.sc.com.sg. The meaning of key words printed (*like this*) is explained in the Customer Terms and Auto Financing Terms.

Hire Purchase Details – The effective interest rate, monthly instalments and other relevant information for the proposed auto-financing arrangement are set out clearly in the "Information for Prospective Hirers - Proposed Hire-Purchase Agreement Relating to Motor Vehicles" form, which will be made available to you upon the approval of your loan application. Please ensure that you have access to all relevant hire purchase details before entering into the Hire Purchase Agreement with us. You should also ensure that all details contained in this application form are true, accurate and fully completed before you sign this application form. Any incomplete application may be rejected at our sole and absolute discretion.

Please ensure that all fields are completed

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 **Credit Bureau (Singapore) Pte Ltd** website at www.creditbureau.com.sg. Alternatively, you may bring the approval or rejection notification and your NRIC to the credit bureau's registered office to obtain a free credit report at Credit Bureau (Singapore) Pte Ltd, 2 Shenton Way, #20-02 SGX Centre 1, Singapore 068804; tel: (65) 6565 6363

Application for Hire Purchase

1 Applicant (Hirer) Details

Full Name as in NRIC/Passport (Please underline surname): ☐ Dr. ☐ Mr. ☐ Mrs.
☐ Miss ☐ Mdm

Alias(es) (if any others)

☐ NRIC ☐ Passport

Nationality: ☐ Singaporean ☐ PR
☐ Others: _____

Mobile:

Country of Birth:

Country code Area code Contact number

Email Address:

Do you hold more than 1 nationality/citizenship? ☐ Yes ☐ No
If yes, please list ALL nationalities / citizenships held: _____

Are you a U.S. Resident? ☐ Yes ☐ No

Are you a U.S. Citizen? ☐ Yes ☐ No

Do you hold a U.S. Permanent Resident Card (Green Card)? ☐ Yes ☐ No

Date of Birth: / / Gender: ☐ M ☐ F Marital Status: ☐ Married ☐ Single ☐ Others

Residential Address:

We will update this Residential Address across all your accounts with us, except for joint deposit accounts with "both/all to sign" account operating authority. Please note that this Residential Address will be used as the Mailing Address for: (a) your Auto Financing loan; and (b) all other existing accounts with us where in our records, as of the date that we receive this application, your mailing address is the same as your residential address.

Country _____ City _____
A local-resident guarantor is required if you are residing overseas

2 Employment Details

Name of Employer/Company:

Nature/Type of Business:

☐ Banks/ FIs ☐ Charities/ Non-profit ☐ Consultancy ☐ F&B
☐ Govt/ Stat Boards ☐ Hotel & Travel ☐ Manufacturing/ Construction
☐ Others ☐ Private Education ☐ Private Healthcare
☐ Public Education ☐ Public Healthcare ☐ Real Estate
☐ Retail/ Wholesale ☐ Telecomms ☐ Transport/ Logistics
☐ Uniformed Organisations

Designation/Occupation:

Length of Employment:

☐ < 1 year ☐ 1 to <2 years ☐ 2 to <5 years ☐ 5 to <10 years ☐ ≥ 10 years

Are you the sole proprietor, a partner, controlling director or owner (10% shareholding or more) of any business? ☐ Yes ☐ No

If yes, please provide the name of the company: _____

Work Type: ☐ Salaried ☐ Self-Employed
☐ Commission Based ☐ Unemployed

3 Hire Purchase Details

1. Total Net Cash Price of Vehicle: \$

2. Applied Interest Rate: %

3. Number of monthly instalments:

4. Amount Financed Proposed \$

5. Did you receive, or will you receive, any discount, rebate or any other benefit that is not stated in the vehicle sales agreement, from the vendor of the Vehicle, the car dealer or any other person in connection with the purchase or hire of the Vehicle? (e.g. car servicing/maintenance package, petrol/shopping vouchers, car discount, etc)

☐ Yes, the value of these discount/ rebate/ benefits is \$ _____

☐ No, I/we did not receive any benefit(s).

6. Did you obtain, or will you obtain, any other credit or hire purchase facility(ies) for the purchase or hire of the Vehicle?

☐ Yes, the total amount of the facility(ies) I/we obtained/will obtain is

\$ _____

☐ No, I/we did not obtain and will not obtain any credit or hire facility.

4 Details of Hired Goods

Make/Model: ☐ Used ☐ New

I hereby acknowledge that I have read and understood the contents of the Important Information Document (IID) Auto Financing and make this Application for Hire Purchase in accordance with the "Declaration and Authorisation" overleaf. I confirm the information provided above is true, accurate and complete.



Signature of APPLICANT
Name: _____
NRIC No.: _____
Date: _____



Tax Residence Information*

Please indicate (i) the country where you are resident for tax purposes and (ii) your Taxpayer Identification Number or functional equivalent (hereafter referred to as 'TIN') for each country indicated. If you are a resident for tax purposes in more than three countries, please use a separate sheet. If a TIN is unavailable please provide reason A, B, or C where appropriate:

- Reason A: The country where you are resident does not issue TINs to its residents
- Reason B: You are otherwise unable to obtain a TIN (please explain why you are unable to obtain a TIN in the below table if you have selected this reason)
- Reason C: No TIN is required (note: only select this reason if the authorities of the country of residence for tax purposes entered below do not require the TIN to be disclosed)

Country of Residence for Tax Purpose	TIN	If no TIN is available, enter Reason A, B, or C	Explanation for Reason B

*Where your Country of Tax Residence is Singapore, your Tax Identification Number (TIN) is either your "NRIC" or your "FIN" as relevant.

Application to be a Guarantor

Please ensure that all fields marked * are completed, if necessary

5 Guarantor's Information

Full Name as in NRIC/Passport (Please underline surname):* ☐ Dr. ☐ Mr. ☐ Mrs.
☐ Miss ☐ Mdm

Alias(es) (if any others)

☐ NRIC* ☐ Passport*

Nationality:* ☐ Singaporean ☐ PR
☐ Others:

Mobile:*

Country of Birth:*

Country code Area code Contact number

Email Address:*

Do you hold more than 1 nationality/citizenship?* ☐ Yes ☐ No

If yes, please list ALL nationalities / citizenships held:

Are you a U.S. Resident? * ☐ Yes ☐ No

Are you a U.S. Citizen? * ☐ Yes ☐ No

Do you hold a U.S. Permanent Resident Card (Green Card)? * ☐ Yes ☐ No

Date of Birth: * / / Gender: * ☐ M ☐ F Marital Status: * ☐ Married ☐ Single ☐ Others

Relationship with Hirer: * ☐ Spouse ☐ Parent/Child ☐ Sibling ☐ Other

Residential Address:*

We will update this Residential Address across all your accounts with us, except for joint deposit accounts with "both/all to sign" account operating authority. Please note that this Residential Address will be used as the Mailing Address for: (a) your Auto Financing loan; and (b) all other existing accounts with us where in our records, as of the date that we receive this application, your mailing address is the same as your residential address.

6 Guarantor's Employment Details

Name of Employer/Company:*

Nature/Type of Business:*

☐ Banks/ Fls ☐ Charities/ Non-profit ☐ Consultancy ☐ F&B
☐ Govt/ Stat Boards ☐ Hotel & Travel ☐ Manufacturing/ Construction
☐ Others ☐ Private Education ☐ Private Healthcare
☐ Public Education ☐ Public Healthcare ☐ Real Estate
☐ Retail/ Wholesale ☐ Telecomms ☐ Transport/ Logistics
☐ Unformed Organisations

Designation/Occupation:*

Length of Employment:*

☐ < 1 year ☐ 1 to <2 years ☐ 2 to <5 years ☐ 5 to <10 years ☐ ≥ 10 years

Are you the sole proprietor, a partner, controlling director or owner (10% shareholding or more) of any business? * ☐ Yes ☐ No

If yes, please provide the name of the company: _____

Work Type: * ☐ Salaried ☐ Self-Employed
☐ Commission Based ☐ Unemployed

I hereby make this application to be a Guarantor in accordance with the "Declaration and Authorisation" below.



Signature of APPLICANT/DIRECTOR
Name/NRIC No.:
Date:

7 Declaration and Authorisation by Hirer and Guarantor

By signing or submitting this application:

- You represent and warrant that all information (including any documents and the declarations given in items 5 and 6 in Section 3 of this application form) you have given to us in connection with the application is correct, complete and not misleading. If this is not the case, you may be personally liable;
- You authorise us to verify any of the information you have given to us and your credit standing from anyone we may consider appropriate (such as your employer or an authority or credit reference agency);
- You acknowledge that you have signed the hire purchase agreement form in blank on the understanding that if we approve this application, the details stated under the "Hire Purchase Details" of this application are to be inserted with no changes (save for any typographical or clerical corrections) into the hire purchase agreement. Where any of such details have been left in blank, you authorise us to insert the relevant details and complete the blanks (provided that such details shall not be inconsistent with any details already stated in this application), and such details shall form part of the terms of the hire purchase agreement. You understand that when we countersign the completed hire purchase agreement, it will give rise to a binding contract between us and you;
- We reserve the right to decline your application for Hire Purchase or approve your application for Hire Purchase with an amount which is lower than the "Amount Financed Proposed" stated under the "Hire Purchase Details" of this application. We need not give any reason for doing so.
- You acknowledge that we may decline your application without giving you any reason for doing so. If this happens, no contractual relationship arises between us and you and you consent to us retaining all supporting documents submitted by you for the processing of this application, regardless of whether this application is approved or not;
- You understand that we may be contacting you to verify the details of your application. You understand that you have the right during the telephone verification to ask to sign a duly completed hire purchase agreement (instead of an uncompleted agreement form as described in paragraph 3) at our office if you so wish. You authorise us to also accept any verbal amendments or clarifications that you may provide during telephone verification and insert the same into the hire purchase agreement;
- You agree that if the hired goods (Section 4) fall within the First Schedule of the Act, the details stated under "Hire Purchase Details" and elsewhere in this application shall serve as the written statement required to be given to you under Section 3(1) of the Act. Where certain details are described as estimates and/or have not been filled-in, you authorise us to insert the actual details in the hire purchase agreement provided that the sum of the price of the vehicle (item 1(i) of Section 3), the price or estimated price of Certificate Of Entitlement (item 1(ii) of Section 3) and the price of accessories (item 1(iii) of Section 3) shall, unless you consent otherwise, be equal to the amount described as the "Total Cash Price Of Vehicle";
- Save as disclosed to us in writing, you hereby confirm that you are applying for the hire purchase of the hired goods as principal in your personal capacity and you have not entered into agreement, arrangement or undertaking with any third party with regard to the purchase, payment for, possession or use of the hired goods or any other arrangement which is or would be in any way inconsistent with this application;
- You confirm and agree that we may give or otherwise disclose any information in connection with this application (including your personal information and the outcome of your application) to any service provider (whether located inside or outside of Singapore) and the dealer submitting an application on your behalf, for the purposes of providing any service to you in connection with this application (including data processing).
- You consent to each of Standard Chartered PLC and its subsidiaries and affiliates (including each branch or representative office) ("Standard Chartered Group"), its officers, employees, agents and advisers disclosing information relating to you (including details of the accounts, products or any security interest) to our head office and any other member of the Standard Chartered Group in any jurisdiction ("permitted parties"); professional advisers, service providers or independent contractors to, or agents of, the permitted parties, such as debt collection agencies, data processing firms and correspondents who are under a duty of confidentiality to the permitted parties; any actual or potential participant or sub-participant in relation to any of our obligations under our banking agreement between us, or assignee, novatee or transferee (or any officer, employee, agent or adviser of any of them); any credit bureau or credit reference agency, rating agency, business alliance partner, insurer or insurance broker of, or direct or indirect provider of credit protection to, or any permitted parties; any financial institution which you have or may have dealings for the purpose of conducting credit checks (including in the form of blank references); any court, tribunal or authority (including an authority investigating an offence) with jurisdiction over the permitted parties; a merchant or a member of Visa Inc. or MasterCard International where the disclosure is in connection with use of a card; any authorised person or any security provider; anyone we consider necessary in order to provide you with services in connection with an account; any other third parties for any purpose whatsoever;
- You have read and understood our Customer Terms, our Auto Financing Terms, and the applicable documents referred to in Part A of our Customer Terms forming our banking agreement which are available at any of our branches and on our website at sc.com.sg and you agree to be bound by them for the use of any product we may provide you with;
- You acknowledge that you are bound by any variation we make to these documents, in accordance with our banking agreement. In particular, you understand that by entering into our banking agreement you give indemnities, authorisations, consents and waivers and agree to limitations on our liability;
- You consent to us contacting you at the address, email address and phone numbers you have provided to us, to give you information on other products and services that we, or our strategic partners, may offer. You further consent to us sharing any of your information in relation to this application with any of our strategic partners. You may withdraw your consent to marketing at any time;
- You consent to us sending at your sole risk, by ordinary mail or other means we deem appropriate, any credit card, all information regarding your account, personal identification number, all statements of accounts, cheques, drafts issued as part of disbursement of any loan, your security codes relating to your access to the electronic banking services, and any other communications or correspondences addressed to you (collectively "personal information") in accordance to your addresses on our records;
- You agree that any risks (e.g. non-receipt or disclosure to any unauthorised third party) arising from the sending of the personal information will be fully borne by you and that we will not be held responsible in any way for any losses that may be suffered by you as a result of the non-receipt or disclosure of the same to any unauthorised third party;
- You agree that at your sole risk, we are authorised but not obliged, to receive any instruction given by or over telephone, mobile telephone, telex, facsimile transmission, telegraph, cable, computer, email or any other electronic equipment, short message services from mobile telephone (collectively "Oral Instructions") from or purporting to be from you without separate verification by us as to the genuineness of the Oral Instructions;
- In addition to the Customer Terms, Current/Cheque/Savings Account and Time Deposit Terms, Personal Loan/Personal Line of Credit/Overdraft Terms, Credit Card Terms, Investment Product Terms, Mortgage Facility Terms and any other document governing my banking agreement (including without limitation, any accounts, deposits, credit facilities and investments) with the Standard Chartered Bank (Singapore) Limited:
 - subject to applicable local laws, I hereby consent for the Standard Chartered PLC and its subsidiaries and affiliates (including each branch or representative office) or any successors or assigns of all or part of the business of the Standard Chartered PLC and its subsidiaries and affiliates (collectively, the "Group") to share my information with domestic and overseas regulators or tax authorities where necessary to establish my tax liability in any jurisdiction; and
 - where required by domestic or overseas regulators or tax authorities, I consent and agree that the Group may withhold from my account(s) such amounts as may be required according to applicable laws, regulations and directives.
- If applicable, you apply for the Bank's electronic banking services and acknowledge that your use of the electronic banking services is governed by our banking agreement;
- You confirm that you are not an undischarged bankrupt and no statutory demand has been served on you at the time of this application; and
- You authorise us to debit any of your accounts maintained with us either singly or jointly with any other person for any arrears, outstanding fees, monthly repayment, accrued interest and all other monies due and payable to us without any further reference to you.
- You authorise us to update your personal particulars and contact details, if they differ from what we currently have on record.
- You authorise us to update your income with us, if they differ from what we currently have on record. If your latest income document(s) reflect that your prevailing annual income is of a lower amount than that which is currently in the Bank's records, the current credit limit(s) applicable to all your unsecured credit facilities will be reduced accordingly.
- You undertake to notify us within 30 calendar days if there is a change in any information which You have provided to us.
- You understand that the information supplied by you is subject to the terms and conditions governing the Account Holder's relationship with Standard Chartered PLC and its subsidiaries and affiliates where the Account Holder's financial relationship is maintained.
- In the event that we approve this application and you sign the hire purchase agreement, you consent and authorise us to reactivate your banking accounts with us which may have been dormant / inactive, where applicable.

Important Information for Self Certification applicable to tax requirements

- You acknowledge that the information You have given us in connection with this application and any related reportable account(s) may be provided, directly or indirectly, to any relevant tax authority, including the tax authorities of the country in which this account(s) is/are maintained and exchanged with tax authorities of another country or countries in which You may be resident for tax purposes pursuant to bilateral or multilateral agreements between governments to exchange financial account information.
- You certify that You are the Account Holder (or am authorized to sign for the Account Holder) of all of the account(s) to which this Form relates.
- You undertake to notify us within 30 days of any change in circumstances which affects Your tax residence status or where any information contained herein to become incorrect. Unless otherwise stated, "you" or "your" means collectively the Hirer and Guarantor (if any), and "we", "us", or "our" means Standard Chartered Bank (Singapore) Limited.