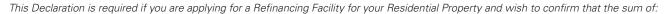


HSBC Bank (Singapore) Limited

Letter of Declaration (Refinancing)



(a) the tenor of the said Re-financing Facility; and

(b) the number of years since the first residential property loan in respect of the said Residential Property was granted to you do not exceed (in the case of a HDB flat) 30 years or (in the case of all other types of Residential Properties) 35 years, as required by the MAS Notice 632 (paragraphs 21 to 24).

002 (paragraphic 21 to 21).	
Name of Borrower(s)	(the "Borrower"
Name of Mortgagor(s)	
Address of Property	
	(the "Property"
I/We refer to the home loan refinancing application "Application").	n made by me/us on DD / MM / YY in respect of the Property (the
	t any Re-financing Facility where the sum of (a) the tenure of the Re-financing residential property loan granted to me/us for the purchase of the Property lete accordingly)
I/We hereby confirm and declare that the first disbur	rsement date of the Initial RP Loan is DD / MM / YY.
I/We undertake to provide you with copies of all sthe Application.	such documents as you may require in connection with this Letter and/or
Declaration	
Limited (the "Bank") for the purpose of ensuring that 35 years or 30 years as required under paragraphs 21 time. If any circumstance changes such that the dec this Letter can no longer be complied with, I/we will I/we acknowledge that the Bank may at its discretion	king in this Letter are given by me/us and relied on by HSBC Bank (Singapore the tenor of the Re-Financing Facility I am/we are applying for do not exceed to 24 of the MAS Notice 632, as such notice may be amended from time to laration in this Letter is no longer true and accurate and/or the undertaking in notify the Bank immediately of such change in circumstance. In such case suspend or reject the Application, amend the terms on which the Application extended to me/us (including without limitation decreasing the facility limitation).
Terms used in this Letter and not defined shall have t as such notices may be amended from time to time.	he meanings given to them in the MAS Notice 632 and the MAS Notice 645
This Letter of Declaration is governed by the laws of	Singapore.
Signature of Main Applicant	Signature of Joint Applicant
SV	SV
Full name	Full name
NRIC/ Passport no.	NRIC/ Passport no

Data Protection Policy

Date

The personal data you are submitting is being collected for the purposes stated in HSBC's Data Protection Policy, a copy of which may be found at http://www.hsbc.com.sg/1/2/miscellaneous/privacy-and-security.

Date