

HSBC Bank (Singapore) Limited
Letter of Declaration (Refinancing)

This Declaration is required if you are applying for a Refinancing Facility for your Residential Property and wish to confirm that the sum of:

- (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).

Name of Borrower(s) _____ (the "Borrower")

Name of Mortgagor(s) _____

Address of Property _____
 _____ (the "Property")

I/We refer to the home loan refinancing application made by me/us on / / in respect of the Property (the "Application").
D D M M Y Y

I am/We are aware that you are not permitted to grant any Re-financing Facility where the sum of (a) the tenure of the Re-financing Facility and (b) the number of years since the first residential property loan granted to me/us for the purchase of the Property ("Initial RP Loan") exceeds 30 / 35* years. (*please delete accordingly)

I/We hereby confirm and declare that the first disbursement date of the Initial RP Loan is / / .
D D M M Y Y

I/We undertake to provide you with copies of all such documents as you may require in connection with this Letter and/or the Application.

Declaration

I/We acknowledge that the declarations and undertaking in this Letter are given by me/us and relied on by HSBC Bank (Singapore) Limited (the "Bank") for the purpose of ensuring that the tenor of the Re-Financing Facility I am/we are applying for do not exceed 35 years or 30 years as required under paragraphs 21 to 24 of the MAS Notice 632, as such notice may be amended from time to time. If any circumstance changes such that the declaration in this Letter is no longer true and accurate and/or the undertaking in this Letter can no longer be complied with, I/we will notify the Bank immediately of such change in circumstance. In such case, I/we acknowledge that the Bank may at its discretion suspend or reject the Application, amend the terms on which the Application may be granted or the terms on which any facility is extended to me/us (including without limitation decreasing the facility limit and/or applying a lower loan-to-value ratio for such facility).

Terms used in this Letter and not defined shall have the meanings given to them in the MAS Notice 632 and the MAS Notice 645, as such notices may be amended from time to time.

This Letter of Declaration is governed by the laws of Singapore.

Signature of Main Applicant

SV

Full name _____

NRIC/ Passport no. _____

Date _____

Signature of Joint Applicant

SV

Full name _____

NRIC/ Passport no. _____

Date _____

Data Protection Policy

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>.