1. Students of all nationalities who are enrolled in full-time undergraduate degree programmes paying tuition fees subsidized by MOE or NTU may apply for the Tuition Fee Loan up to 90% of the subsidized tuition fee payable by Singapore Citizens.

Singapore Citizens who are enrolled in full-time undergraduate degree programmes paying non-subsidized tuition fees may apply for the Tuition Fee Loan up to 90% of the subsidized tuition fee payable by Singapore Citizens.

Singapore Permanent Residents and International students who are enrolled in full-time undergraduate degree programmes paying non-subsidized tuition fees are not eligible to apply for the Tuition Fee Loan.

2. The requirements of the guarantor include the following:
   a) One guarantor aged 21 to 60 years, and not an un-discharged bankrupt.
   b) There is no income qualification.
   c) A loan applicant who is a:
      - Singaporean student to provide a Singaporean guarantor.
      - Singapore Permanent Resident student to provide a Singaporean/Singapore Permanent Resident guarantor.
      - International student to provide a guarantor of any nationality.
   d) A person is discouraged from standing in for more than 2 loans in view of the financial implications.

3. The applicant and his/her guarantor are required to personally visit either DBS Bank or OCBC Bank with the following documents:
   a) The completed Application Form & Letter of Offer
      The Letter of Offer must be signed in the presence of a bank officer.
      Do not leave any fields in the application form uncompleted. To indicate "NA" if any field is not applicable.
   b) Both their identity cards/passports
   c) NTU Matriculation Card or Email/Letter indicating that you have been offered/reserved a place in NTU.
      If you are not able to produce the matriculation card or email/letter, please obtain a Certification Letter from One Stop @ SAC to certify that you are an existing student.

Any DBS Bank Branch         Any OCBC Bank Branch
Tel: 6333 0033               Tel: 1800-363 3333

Changing of bank is not allowed once the application has been submitted to the bank. An existing borrower who wishes to vary his loan quantum should make a request directly to the bank where the loan was originally approved. Please update the respective banks of any subsequent change in mailing address.

4. The application period for submission of the Tuition Fee Loan application to the bank is:

<table>
<thead>
<tr>
<th>TFL to take effect from:</th>
<th>Application Period</th>
</tr>
</thead>
<tbody>
<tr>
<td>Semester 1 AY2018/2019</td>
<td>Up to 15 August 2018&lt;br&gt;16 August 2018 to 31 December 2018 (late application period^)</td>
</tr>
<tr>
<td></td>
<td>(After 31 December, if you have outstanding Semester 1 AY2018/2019 tuition fees and would like to apply for TFL to take effect from Semester 1 AY2018/2019, request for an email approval from NSS Finance – Financial Aid Operations (email addr: <a href="mailto:Finaid@ntu.edu.sg">Finaid@ntu.edu.sg</a>) before submitting your TFL form to the bank.)</td>
</tr>
<tr>
<td>Semester 2 AY2018/2019</td>
<td>Up to 15 January 2019&lt;br&gt;16 January 2019 to 31 July 2019 (late application period^)</td>
</tr>
<tr>
<td></td>
<td>(After 31 July, if you have outstanding Semester 2 AY2018/2019 tuition fees and would like to apply for TFL to take effect from Semester 2 AY2018/2019, request for an email approval from NSS Finance – Financial Aid Operations (email addr: <a href="mailto:Finaid@ntu.edu.sg">Finaid@ntu.edu.sg</a>) before submitting your TFL form to the bank.)</td>
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<td>Application Period</td>
</tr>
<tr>
<td>------------------------</td>
<td>-------------------</td>
</tr>
</tbody>
</table>
| Semester 3 AY2018/2019 (Special Term) | Up to 30 April 2019  
1 May 2019 to 31 July 2019 (late application period^)  
(After 31 July, if you have outstanding Semester 3 AY2018/2019 tuition fees and would like to apply for TFL to take effect from Semester 3 AY2018/2019, request for an email approval from NSS Finance – Financial Aid Operations (email addr: Finaid@ntu.edu.sg) before submitting your TFL form to the bank.) |
| Semester 1 AY2019/2020 | Up to 15 August 2019  
16 August 2019 to 31 December 2019 (late application period^)  
(After 31 December, if you have outstanding Semester 1 AY2019/2020 tuition fees and would like to apply for TFL to take effect from Semester 1 AY2019/2020, request for an email approval from NSS Finance – Financial Aid Operations (email addr: Finaid@ntu.edu.sg) before submitting your TFL form to the bank.) |
| Semester 2 AY2019/2020 | Up to 15 January 2020  
16 January 2020 to 31 July 2020 (late application period^)  
(After 31 July, if you have outstanding Semester 2 AY2019/2020 tuition fees and would like to apply for TFL to take effect from Semester 2 AY2019/2020, request for an email approval from NSS Finance – Financial Aid Operations (email addr: Finaid@ntu.edu.sg) before submitting your TFL form to the bank.) |
| Semester 3 AY2019/2020 (Special Term) | Up to 30 April 2020  
1 May 2020 to 31 July 2020 (late application period^)  
(After 31 July, if you have outstanding Semester 3 AY2019/2020 tuition fees and would like to apply for TFL to take effect from Semester 3 AY2019/2020, request for an email approval from NSS Finance – Financial Aid Operations (email addr: Finaid@ntu.edu.sg) before submitting your TFL form to the bank.) |

^For late applications, the loan may not be disbursed in time to be reflected in your e-bill and to finance your tuition fees by payment due date. For overdue payments, a late payment fee is charged.
APPLICATION FORM FOR TUITION FEE LOAN FROM NANYANG TECHNOLOGICAL UNIVERSITY (NTU)  
- FULL TIME UNDERGRADUATE STUDENTS

Pls tick one: To take effect from □ Sem 2 AY2018/2019 □ Sem 1 AY2019/2020 □ Sem 2 AY2019/2020 □ (pls specify)

PARTICULARS OF BORROWER

Name & Address of Employer                Office Tel No ________________
Permanent Home Address       (In English)                                                                     Home Tel No ________________
Marital Status                                                      Relationship to Borrower                                    Occupation
NRIC/Passport No                                               Country of Issue                                                Nationality
NRIC/Passport Name                                               Country of Issue                                                Nationality
Date of Birth
NRIC/Passport Name: Mr/Mdm/Miss (please underline surname)       Date of Birth (21 to 60 years old)
NRIC/Passport No                                               Country of Issue                                                Nationality
Marital Status                                                      Relationship to Borrower                                    Occupation
Permanent Home Address       (In English)                                                                     Home Tel No ________________
Name & Address of Employer                Office Tel No ________________

Are you a guarantor to any other loan? If yes, please furnish the following details:

Name of Guarantor / Borrower
Name of Lender
Type of Facility
Amount Guaranteed

DECLARATION BY BORROWER (the Borrower)

In consideration of DBS Bank/Oversea-Chinese Banking Corporation Limited *(the "Bank") agreeing to grant me the TFL on behalf of NTU at my request, I hereby:

i) declare that (a) I am not a bankrupt; (b) the information given in this application is true and correct; (c) I have not wilfully withheld any material fact; and (d) I have understood all the terms & conditions governing this TFL Agreement.

ii) agree to be bound by the Bank's Data Protection Policy, as may be amended, supplemented or substituted by the Bank from time to time. The Bank's Data Protection Policy can be obtained by (a) downloading a soft copy from the Bank's website (DBS' website at www.dbs.com/privacy and OCBC's website at www.ocbc.com/policies); or (b) obtaining a hard copy from a branch.

iii) consent to the Bank's Data Protection Policy, as may be amended by the Bank from time to time.

I understand that the Bank reserves the right to reject my application without assigning any reasons.

Signature of Borrower: __________________________________________ Date: ____________

DECLARATION BY GUARANTOR

I hereby:

i) declare that (a) I am not a bankrupt; (b) the information given in this application is true and correct; (c) I have not wilfully withheld any material fact; and (d) I have understood all the terms & conditions governing this TFL Agreement.

ii) agree to be bound by the Bank's Data Protection Policy, as may be amended, supplemented or substituted by the Bank from time to time. The Bank's Data Protection Policy can be obtained by (a) downloading a soft copy from the Bank's website (DBS' website at www.dbs.com/privacy and OCBC's website at www.ocbc.com/policies); or (b) obtaining a hard copy from a branch.

iii) consent to the collection, use, disclosure and processing of my personal data relating to and in connection with me (whether contained in this application or otherwise), any and all information and particulars of my accounts/facilities with the Bank (whether held alone or jointly), any transactions or dealings between me and/or NTU and the Bank, my credit standing and financial position, in accordance with the terms & conditions governing this TFL Agreement and the Bank's Data Protection Policy, as may be amended by the Bank from time to time.

Signature of Guarantor: __________________________________________ Date: ____________

For Bank Use :                                                     Recommended by:            Date: __________________
DBS ref: NTU2                                                      Approved by:                Date: __________________

*delete where applicable

TFL-FT Undergrad-App Form 08 November 2018
LETTER OF OFFER (For first time applicants only)

PRIVATE & CONFIDENTIAL

Date: ______________

Name of applicant: ___________________________________

Address: __________________________________________________________________________________

Dear Sir/Madam

TUITION FEE LOAN

1 We take pleasure in offering you, on behalf of the Nanyang Technological University (NTU); a tuition fee loan (the Loan) of up to the maximum allowed under the prevailing Tuition Fee Loan Scheme for your course of study (including repeat and Honours year, if any) in School of _____________________________ or such other amount as may be determined by NTU. The loan is subject to the following terms and conditions:

a. The Loan: The Loan will be granted to you for your course of study at NTU in accordance with the Tuition Fee Loan Scheme

b. Interest Rate: The average of the Prime rates of the following banks DBS, OCBC and UOB, prevailing on the first day of each quarter or such other rate(s) as may be determined from time to time.

c. Standard Conditions: The Terms & Conditions overleaf relating to the Tuition Fee Loan Scheme for NTU which form an indivisible part of this offer shall apply.

d. Guarantee: The principal amount of the Loan and interest shall be fully guaranteed by

2 We trust that the above terms and conditions are acceptable to you and your Guarantor. Kindly confirm your acceptance by bringing both the application form and this letter and calling at any one of our branches of your choice with your guarantor to sign this letter of offer. Please also bring your identity card/passport and that of the guarantor’s for our verification.

3 We look forward to being of service to you.

Yours faithfully

Name & Designation: _______________________________________________________________________

Name of Bank: ___________________________________________________________________________

I hereby confirm my acceptance of the offer of the Loan upon the aforesaid terms and conditions.

______________________________ (to be signed in front of a bank officer) Date of Acceptance: _____________

Signature of applicant

Name & NRIC / Passport No: __________________________________________________________________

In consideration of NTU agreeing to my request to grant the Loan to the above named Borrower on the terms and conditions set out above, I hereby irrevocably and unconditionally guarantee as principal debtor and not as Surety only, the payment on demand of all sums of money which may from time to time be due and owing by the Borrower in respect of the Loan or any increase or variation in the amount thereof (including without limitation, interest and default interest). This guarantee shall be a continuing security to NTU notwithstanding any indulgence given by NTU to the Borrower or the death, insanity, bankruptcy or other disability or personal incapacity of the Borrower or of myself, and my liability shall not be abrogated or affected by reason of the fact that the transaction affecting the sums of money hereby secured is void, voidable or unenforceable for any reason whatsoever. For the avoidance of doubt, I confirm that legal action in respect of the Loan need not first be commenced against the Borrower prior to commencing legal action against me in respect of my guarantee.

______________________________ (to be signed in front of a bank officer) Date: ______________

Signature of guarantor

Name & NRIC / Passport No: __________________________________________________________________
Once the Tuition Fee Loan (The Loan) is granted by any participating bank ("the Bank"), the Borrower shall not make any application for Tuition Fee Loan to any other operating bank during the duration of the course of study.

In the event of the death, insanity, bankruptcy or any disability of guarantor during the period before full repayment of the Loan and interest thereon, the Borrower shall inform the Bank immediately of the happening of such event and shall furnish another guarantor in place thereof within one month of such event(s).

In the event that the Borrower leaves NTU without completing his course of study the Loan outstanding shall become immediately due and payable, subject to the Bank's right to exercise its option to allow such repayment by monthly instalments on such terms and conditions as it deems fit.

The Bank reserves the right to debit the Borrower’s account with the same.

In addition to any remedies, lien, right of set-off or other rights which the Bank may have by law and hereunder, the Bank shall be entitled at any time and without notice to the Borrower or the Guarantor to combine

It is hereby expressly declared that none of the terms and/or conditions relating to the Loan shall be enforceable by any third party. In this Clause, the expression "third party" shall mean any person(s) other than:

(c) NTU and its successors and assigns.

(b) the Bank and its successors and assigns; and

In the event of default by the Borrower to pay the Loan or any part thereof on the due date or dates, then, and without prejudice to the remedies of the Bank and hereunder, the Borrower shall pay to the Bank additional interest at the rate of 1% per month or at such other rate(s) as the Bank may determine from time to time for the late payment of each instalment. When the loan and interest thereon and all monies payable hereunder become due and payable by the Borrower in the event of his default and upon demand by the Bank the Borrower shall pay to the Bank additional interest at the rate of 1% per month or at such other rate(s) as the Bank may determine from time to time on the outstanding loan, interest (inclusive of additional interest aforesaid) and other monies due and owing to the Bank until the date of full settlement.

In addition to any remedies, lien, right of set-off or other rights which the Bank may have by law and hereunder, the Bank shall be entitled at any time and without notice to the Borrower or the Guarantor to combine or compound any or all of the monies and liabilities due by the Borrower hereunder.

The terms and conditions herein shall be governed by and construed in accordance with the laws of Singapore and the parties hereto agree to submit to the non-exclusive jurisdiction of the courts of Singapore.