

## **STUDENT LOAN APPLICATION (FOR FULL-TIME UNDERGRADUATES)**

It is an interest free Student Loan to assist full-time NTU undergraduates should they have financial difficulties (i.e. Living Expenses, laptop/desktop purchase etc.) during the programme of study.

### **ELIGIBILITY**

1. Loan application is subject to approval and availability of loan funds.
2. Open to full-time undergraduates whose monthly household Per Capita Income (PCI) is less than or equal to S\$2,250 or Gross Household Income (GHI) is less than or equal to S\$9,000.
3. SPR/International undergraduates paying non-subsidized tuition fees are not eligible to apply.
4. Limited to one Student Loan during his/her programme of study at the University.

$$\text{PCI} = \frac{\text{Gross income of family members in household (GHI)}}{\text{Total number of family members in household}}$$

Gross income refers to amount before deduction of CPF. It includes allowances, overtime, commissions etc.

### **QUANTUM**

S\$2,000.

The loan may be used to purchase any model of PC and at any retail outlet.

### **Interest**

Interest Free.

### **Repayment**

Commences 3 months upon graduation over a period of 3 years.

### **SUBMISSION**

Hand in your completed application form with your compulsory supporting documents at One-Stop or mail it to One-Stop@SAC, 50 Nanyang Avenue, NS3-01-03, Academic Complex North, Nanyang Technological University, Singapore 639798 for processing.

## STUDENT LOAN APPLICATION (FOR NTU FULL-TIME UNDERGRADUATES)

### SECTION 1: PERSONAL PARTICULARS

Name:			
NRIC/Passport No:		Matric No:	
Date of Birth:		School/Year:	
Marital Status:		Nationality:	
Sex:		S'pore PR Status: <input type="radio"/> YES <input type="radio"/> NO	
Tel/Handphone No:		(If you are <b>not</b> a Singapore Citizen)	
Permanent Home Address:			
Mailing Address:			

### SECTION 2: FAMILY COMPOSITION & FINANCIAL STATUS

#### 2a. Particulars of family members (including Siblings/Relatives) staying in the same household as you

Name	Relationship to Applicant	Age	Marital Status	Occupation	Gross Income per month	Gross Annual Bonus
	Father					
	Mother					

#### 2b. Other Source of Income (Not including income from family members' employment)

1 Aid received per month from other sources (eg welfare organizations):

S\$

2 If your family has no income at all, please indicate below how your family covers its expenses.

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## SECTION 4: GUARANTOR'S PARTICULARS

In the event that a loan is offered, the loan applicant shall enter into an agreement with the University for the repayment of the loan. For this purpose the loan applicant is required to furnish **ONE** guarantor who fulfills the following conditions:

1. One guarantor aged 21 to 60 years (based on the guarantor's age at the point of application), and not an un-discharged bankrupt.
2. A loan applicant who is a:
  - Singaporean student to provide a Singaporean guarantor.
  - Singapore Permanent Resident and International students to provide a Singaporean/Singapore Permanent Resident guarantor.
3. The guarantor must be gainfully employed.
4. A student of Nanyang Technological University who satisfies (1) and (2) may also act as a guarantor. However, a student who is holding Tuition Fee Loan/ loan from CPF Education Scheme or any other form of loan should not stand as guarantor.
5. If the application for the Student Loan is successful, the applicant and guarantor have to be both present at NTU to sign the loan agreement.
6. A person is discouraged from standing in for more than 2 loans in view of the financial implications.

Name of Guarantor. : \_\_\_\_\_

NRIC/Passport No. : \_\_\_\_\_ Date / Place of Birth : \_\_\_\_\_

Relationship to Loan applicant : \_\_\_\_\_ Nationality : \_\_\_\_\_ SPR: Y / N

Permanent Home Address : \_\_\_\_\_ Postal Address in Singapore : \_\_\_\_\_

Home Tel. No. : \_\_\_\_\_ Handphone No. : \_\_\_\_\_

Name of Employer : \_\_\_\_\_ Matric No. : \_\_\_\_\_  
(If NTU student)

Address of Employer : \_\_\_\_\_ Occupation : \_\_\_\_\_

Office Tel No. : \_\_\_\_\_

AFTER APPROVAL OF LOAN, APPLICANT AND GUARANTOR MUST  
SIGN THE LOAN AGREEMENT AT NSS-FINANCE, NTU.

## SECTION 5: DECLARATION

To complete my application, I will submit the necessary forms and documents to NSS Finance, Financial Aid Operations via One Stop @ SAC within the stipulated application period.

By submitting this application, I declare that the information stated in this application and the attachments are true and accurate to the best of my knowledge and belief, and that I have not willfully suppressed any material fact.

I understand that any provision of inaccurate or false information will render this application invalid.

I agreed to university to retain/process/release of my personal information at the university's discretion.

Date: \_\_\_\_\_ Signature of Applicant: \_\_\_\_\_