TUITION FEE LOAN APPLICATION (TFL) FORM
FOR UNDERGRADUATE STUDENTS

INSTRUCTIONS

1. Student is eligible to apply for the Tuition Fee Loan up to 90% of the Singaporean subsidized tuition fee payable if he/she:
   a. is a Singapore Citizen enrolled in a part time undergraduate course of study
   b. is pursuing his/her 1st undergraduate degree
   c. chose to pursue a part time course due to financial reasons

2. One Singaporean guarantor aged 21 to 60 years, and not an un-discharged bankrupt. 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 fields 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.

      DBS Bank - Any Bank Branch               OCBC Bank – Any Bank Branch
      Tel: 6333-0033                            Tel: 1800-438 3333

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

4. The application period is:

<table>
<thead>
<tr>
<th>TFL to take effect from:</th>
<th>Application Period</th>
</tr>
</thead>
<tbody>
<tr>
<td>Semester 1 AY2020/2021</td>
<td>Up to 15 August 2020&lt;br&gt;16 August 2020 to 31 December 2020 (late application period*)</td>
</tr>
<tr>
<td>Semester 2 AY2020/2021</td>
<td>Up to 15 January 2021&lt;br&gt;16 January 2021 to 31 July 2021 (late application period*)</td>
</tr>
<tr>
<td>Semester 1 AY2021/2022</td>
<td>Up to 15 August 2021&lt;br&gt;16 August 2021 to 31 December 2021 (late application period*)</td>
</tr>
<tr>
<td>Semester 2 AY2021/2022</td>
<td>Up to 15 January 2022&lt;br&gt;16 January 2022 to 31 July 2022 (late application period*)</td>
</tr>
</tbody>
</table>

*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)
- PART TIME UNDERGRADUATE STUDENTS

Please tick one: To take effect from  ☐ Sem 1 AY2021/2022  ☐ Sem 2 AY2021/2022  ☐ (please specify)

PARTICULARS OF BORROWER

<table>
<thead>
<tr>
<th>NRIC No.</th>
<th>Country of Issue</th>
<th>Nationality</th>
<th>Marital Status</th>
<th>Date of Birth</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>SINGAPORE</td>
<td>SINGAPOREAN</td>
<td></td>
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</table>

Permanent Home Address for all students

Tel No: __________________ Mobile No: __________________

Mailing Address in Singapore

Block/House No.: __________________
Unit No.: __________________
Street Name: __________________

Tel No: __________________ Mobile No: __________________

EDUCATION DETAILS

Name of School

Matriculation No

Length of Programme

Programme Name

Year of Study

(Indicate "1," if you are a freshmen or joining NTU)

FINANCING REQUIRED

- Please indicate the Bank you wish to obtain the Loan from:
  - DBS Bank
  - OCBC

- Do you have an existing Tuition Fee Loan with any of the above banks?
  - Yes
  - No

- If yes, please indicate the bank:
  - DBS Bank
  - OCBC

- Amount of financing required (tick only one box below):
  - Maximum loan allowable for the whole course or remaining course of study
  - 80% of the tuition fees payable for the remaining course of study
  - 30% of the tuition fees payable for the remaining course of study
  - 50% of the tuition fees payable for the remaining course of study
  - Fixed loan amount of $_______ per semester for _______ years (2 semesters per year)

PARTICULARS OF GUARANTOR (the Guarantor)

<table>
<thead>
<tr>
<th>NRIC/Passport No.</th>
<th>Country of Issue</th>
<th>Nationality</th>
<th>Marital Status</th>
<th>Relationship to Borrower</th>
<th>Date of Birth (21 to 60 years old)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>SINGAPORE</td>
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<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Permanent Home Address

Tel No: __________________ Mobile No: __________________

Name & Address of Employer

Office Tel No: __________________

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

<table>
<thead>
<tr>
<th>Name of Borrower</th>
<th>Name of Lender</th>
<th>Type of Facility</th>
<th>Amount Guaranteed</th>
</tr>
</thead>
</table>

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 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.

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: ____________

Approved by: __________________ Date: ____________

*delete where applicable
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: ____________________________
18 AMENDMENT TO TERMS AND CONDITIONS

18.1 NTU may vary any of these Terms and Conditions at any time but will, in most instances, give the Borrower and/or Guarantor at least 30 days’ notice by NTU or the Bank, of any variation which relates to Borrower’s and/or Guarantor’s liabilities and obligations before such variation takes effect.

18.2 All variation shall take effect and bind the Borrower and Guarantor from the date specified in our notice. The advance notice may be given to the Borrower and Guarantor by post or by exhibiting the variations or a set of the revised Terms and Conditions at any branches of the Bank or via publication through any media. Upon such exhibition or publication, the Borrower and Guarantor shall be deemed to have notice of such variations or amended Terms and Conditions.

18.3 If the Borrower or Guarantor does not accept any variation to these Terms and Conditions, the Borrower shall immediately repay to the Bank all monies owing under the Loan. Where the Borrower continues to use the Loan or if the Loan remains outstanding after such notification, the Borrower or Guarantor shall be deemed to have agreed with and accepted such change(s).