Full-Time Undergraduate NTU Study Loan (DBS) Application Flow

**DBS Online Application**
(If guarantor is working/residing in Singapore)

- Student applies for NTU Study Loan via NTU. Upon acceptance of the loan offer, student to save a copy of the Loan Offer Acceptance Email.

- Student and Guarantor apply for DBS Digibank access.

- Student to apply for Study Loan and attach Loan Offer Acceptance Email. To authenticate personal particulars (auto-filled with digibank).

- Student keys in guarantor details, agree to Terms and Conditions and submits application.

- Guarantor receives email with instructions to continue application on DBS’s online system. Guarantor to authenticate personal particulars (auto-filled with digibank).

- Guarantor to submit verified details for processing.

- Bank will inform student directly on the outcome of his application.

- Disbursement of money to offset student’s bill by NTU.

**Manual Application**
(Foreigner guarantor not working/residing in Singapore)

- **Student and guarantor signing in Singapore**

  - Student applies for NTU Study Loan via NTU. Upon acceptance of the loan offer, student to set appointment to collect original NTU Study Loan Agreement at NSS-Finance Office.

  - Student and guarantor to bring along both identity card/passport and visit DBS Singapore Raffles Place Branch to sign the NTU Study Loan Agreement in presence of a bank officer.

  - Bank will inform student directly on the outcome of his application.

  - Disbursement of money to offset student’s bill by NTU.

**Manual Application**
(Foreigner guarantor not working/residing in Singapore)

- **Student signing in Singapore**

- **Guarantor signing in home country**

  - Student applies for NTU Study Loan via NTU. Upon acceptance of the loan offer, student to set appointment to collect original NTU Study Loan Agreement at NSS-Finance Office.

  - Student mails original NTU Study Loan Agreement to guarantor in home country.

  - Guarantor brings along his identity card/passport and sign the original NTU Study Loan Agreement in the presence of a Notary Public / officer from Singapore Embassy in home country.

  - A copy of the guarantor’s identity card/passport must be certified true copy by the Notary Public.

  - Guarantor mails back the signed NTU Study Loan Agreement and certified true copy of his identity card/passport to student in Singapore.

  - Student brings signed NTU Study Loan Agreement, own passport and certified true copy of his guarantor's identity card/passport to DBS Raffles Place Branch to sign in presence of bank officer.

  - Bank will inform student directly on the outcome of his application.

  - Disbursement of money to offset student’s bill by NTU.