**Tuition Fee Loan (OCBC)**

**Application Flow**

**SCENARIO 1**
- Student and guarantor in Singapore

1. Student completes Tuition Fee Loan (TFL) application form. Do not complete Letter of Offer at this stage.

2. Student and guarantor to bring along both identity card/passport and visit any OCBC branch in Singapore to submit the TFL application form cum Letter of Offer.

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

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

**SCENARIO 2**
- Student and guarantor in home country

1. Student completes Tuition Fee Loan (TFL) application form. Do not complete Letter of Offer at this stage.

2. Student and guarantor to bring along both identity card/passport and sign the TFL application form cum Letter of Offer in the presence of a Notary Public in home country except Malaysia and Vietnam. Do not date the Letter of Offer at this stage. A copy of the guarantor’s identity card/passport must be certified true copy by the Notary Public.

   - For Malaysia or Vietnam, both student and guarantor may sign at an OCBC branch in that country. A copy of the guarantor’s identity card/passport must be certified true copy by the branch.

3. Upon arrival in Singapore, student submits completed TFL application form cum Letter of Offer, own passport and certified true copy of guarantor’s identity card/passport to any OCBC branch in Singapore.

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

5. Disbursement of money to offset student’s bill by NTU.
SCENARIO 3

- Student in Singapore
- Guarantor in home country

1. Student completes and dates Tuition Fee Loan (TFL) application form. Do not complete Letter of Offer at this stage.

2. Student mails TFL application form cum Letter of Offer to guarantor in home country.

3. Guarantor brings along his identity card/passport and sign the TFL application form cum Letter of Offer in the presence of a Notary Public in home country except Malaysia and Vietnam. Do not date the Letter of Offer at this stage. A copy of the guarantor's identity card/passport must be certified true copy by the Notary Public.

   For Malaysia or Vietnam, guarantor may sign at an OCBC branch in that country. A copy of the guarantor's identity card/passport must be certified true copy by the branch.

4. Guarantor mails back the signed TFL application form cum Letter of Offer and certified true copy of his identity card/passport to student in Singapore.

5. Student submits TFL application form cum Letter of Offer, own passport and certified true copy of his guarantor's identity card/passport to any OCBC branch in Singapore. Student to sign the Letter of Offer in the presence of a bank officer.

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

7. Disbursement of money to offset student's bill by NTU.