What do you need to prepare for your Study Loan Digital Application?

Student		Singaporean/ SGPR/Malaysians	Foreigners
	digibank access	✓ You will require digibank access to proceed	
	Documents required	- Copy of your **Student Card / Letter of Study Loan Acceptance**	- Copy of your **Student Card / Letter of Study Loan Acceptance** - Copy of **Passport**

Guarantor		Singaporean/ SGPR/Malaysians	Foreigners* (Residing or working in Singapore only)
	digibank access	✓ You will require digibank access to proceed	
	Documents required	Not required	- Copy of **Passport**

*For Foreigners acting as a guarantor and not residing / working in Singapore, you will not be able to apply digitally. For guarantor who is unable to apply digitally (via digibank access), please refer to steps below.

Step 1: Student to collect the original NTU Study Loan Agreement at NSS-Finance Office and mail/courier to guarantor (if guarantor is in home country).

Step 2: For guarantor present to sign loan agreement in Singapore: Student and guarantor to bring original NTU Study Loan Agreement and Identification Documents (identity card (Only Malaysians) or passport) to DBS Singapore Raffles Place Branch to sign in the presence of the bank officer.
For guarantor in home country, to sign the original NTU Study Loan Agreement in the presence of a notary public / officer from Singapore Embassy.
Note: Guarantor signing overseas must have a copy of their Identification Card/Passport certified true copy by the notary public (all countries).

Step 3: For guarantor in home country, to mail/courier the completed and notarised original documents (NTU Study Loan Agreement and 'Certified True Copy' Identification Card (Only Malaysians) or Passport) to student in Singapore.

Step 4: Student to bring completed and original notarised documents (NTU Study Loan Agreement and Identification Documents) received from Guarantor and own passport to sign in the presence of a bank officer in DBS Singapore Raffles Place Branch.

How to apply for digibank access?

Are you an existing DBS / POSB customer? ⊠ DBS ♟ POSB

If you are, you can register for a digibank profile by downloading the digibank app and set up your login user ID and PIN in just two minutes with your ATM/Debit/Credit Card.

Not an existing DBS / POSB customer?

Not to worry, Singaporeans, Permanent Residents, and Foreigners (EP/SP/DP/Long Term Visit Pass/Student Pass) can register and/or open a personal My Account instantly with Singpass. Please see below table to find out which persona and process is applicable to you!

Nationality	SG/PR	Foreigner (Use address in Myinfo)	Foreigner (Use different address)	SG/PR or Foreigner (e.g. using IPA, student pass, work pass)
Relationship with Bank	None or only having Trust/Joint-ALL/PayLah! Accounts			
Age	16 y/o and above			
Singpass	Yes			No
Tax Residency	SG Only	SG Only	Any	Any
Digibank Application Process	Instant	Instant	Not Instant with document upload	Not Instant with document upload

Scan the QR code or click here to learn how to set up your DBS digibank today!

Ready to start? Download now

Download on the App Store | GET IT ON Google Play | EXPLORE IT ON AppGallery
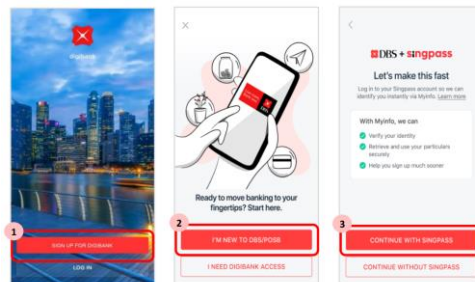
Don't have a Singpass account?

Register for Singpass here

Your Singpass should be ready to use once your Personal details are displayed in your Singpass mobile app.
Pro tip: Select **Face Verification** for instant registration.
For foreigners: Have your **FIN number** and **Singapore (+65) mobile number** ready.

Frequently Asked Questions

1. **Why do I need to download digibank?**

   Digibank is required for the purpose of authenticating your identity when applying for the loan online. Also when you go through the digibank authentication process we will then be able to auto populate the digital form with your personal particulars based on the Bank's records to save you the hassle of filling it in.

   Additionally, having digibank will subsequently allow you access to the Bank's numerous digital services such including the following service requests which are related to your loan:

   • **Change in Loan Quantum / Change of First Disbursement Year and Semester**

   • **Deferment of Loan Repayment and/or Interest**

   • **Change of Guarantor**

   • **Loan Repayments**

2. **Am I able to submit my loan application digitally without digibank?**

   No. Digibank is required for the digital loan application.

3. **Can I choose to submit the hardcopy application form at the Branch instead?**

   There is no hardcopy application form available for NTU Study Loan. Please submit your loan application via NTU.

4. **Why do I need to open an account?**

   Currently only Foreigners need to open an account while registering for digibank as there are additional verifications that are required to be completed that can only take place during account opening. However please be reassured that there is no financial commitment that is required of you as accounts such as My Account do not require minimum balance, initial deposits, and there is no service charge.

5. **What if I'm unable to submit or encounter difficulties in submitting my application?**

   You may contact Customer Support if you encounter any difficulties.

6. **Am I able to check the application status after I have submitted the application online?**

   Yes. Once you have submitted your application you will receive a confirmation email with instructions and steps to guide you through on how to retrieve and check your application status.

7. **How long will you take to process my loan application?**

   We will process your application within 7 working days from the day we receive the full application i.e. after the Guarantor completes his/her leg of the digital application. Do remind your Guarantor to continue the application after you have submitted your leg of the application. To avoid unnecessary delays, please also do watch out for any emails from the Bank in case we need to reach you for further clarifications/documents.

8. **Will I be notified after my loan application is processed?**

   Yes. You will receive a letter from DBS once your loan is processed.