## 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

## **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.



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.