THE SINGAPORE GOVERNMENT STAFF CREDIT CO-OPERATIVE SOCIETY LTD
No 1 Sophia Road #05-21 Peace Centre Singapore 228149 (Reg. No. ROC: 001)
Tel: 63374936 Fax: 63396772 Website: www.sgs.coop Email: admin@sgs.coop
(APPLICATION MUST BE ACCOMPANIED BY RECENT PAYSLIP & COPY OF NRIC)

Unsecured Loan Form

Name (as in NRIC) in Block: _____ Bond No._____

Date of Birth: Date Joined Society: Salary P.M: $. NRIC No. : S

Residential Address: _____ Singapore ( )

Designation: _____ Tel (Res):_____ Tel (Office): _____ Tel (Hp):_____

Ministry/Department: _____ Branch / Section:_____

DBS / POSB Bank A/C No :

Loan Particulars

Amount Applied: $ Loan will be repaid in _____ months

Purpose of Loan _____

In consideration of this application and approval of the loan, I hereby authorise my employer to deduct from my salary $_____ monthly or such other sum as The Singapore Government Staff Credit Co-Operative Society Ltd (Society) will advise my employer from time to time as repayment of the loan granted to me by the Society. The deducted amount shall include principal with interest at 6% per annum on the principal from the month the loan is granted onwards till the loan is repaid.

If for whatever reasons I am no longer employed at the place stated above, I undertake to immediately inform the Society and settle all loans in one lump sum payment. In the event that I default on such undertaking up to a maximum of two monthly installments the Society may take legal action to recover the outstanding loan and interest at 6% per annum. I understand that if I default in the repayment of this loan the Society may list my name in DP SME Credit Bureau's record and may be assessed by financial institutions and other approving credit companies. All legal costs, incidental expenses and disbursements incurred by the Society for the claiming of the outstanding loan shall be fully paid by me on indemnity basis.

I agree to pay the administration charges in connection with this loan as imposed by the Society. I also offer all or part of my subscription savings with the Society as collateral for the above loan. This loan shall run parallel with any other loan that I may have with the Society and shall not have any bearing whatsoever with other loans.

I hereby declare that I am not a bankrupt and I have no outstanding judgment against me. I authorise the Society to make all searches in this respect and authorise the Society to deduct the costs for such searches directly from my account.

I authorise the Society to credit the amount of loan granted to me into my above mentioned bank account. I have read, understood and agree to abide by all By-Laws of the Society in relation to this loan.

Signature of applicant: _____ Date: _____

Name in Block: _____ NRIC No: _____

FOR OFFICE USE ONLY

Subscription	____ x Salary	Outstanding Loan	Eligibility	Amt. Recommended	Signature of Hon. Treasurer & Date
$	$	$	$	$	
(A)	(B)	(C)	(A + B - C)		

ADMIN. CHARGES

Loan Amount : _____
Rate : _____
Charge : _____
Less *Refund (if any) : _____
Charge Payable : _____
Duration of Membership : _____

Less
2 x O.O Prin: $
2 x O.O Int : $
Admin: $

Previous Bond No : _____
Original Repayment : _____
Period : _____
Original Charge : _____
*Refund Applicable : _____
Amount Refund : _____

New Loan	Old Loan	Total Loan	Settlement of Unsecured/Surety Loan: $	Amt. Payable	Cheque No	Verified by
$	$	$	Total Ded: $	$		

I, the undersigned, acknowledge receipt of Cheque No. _____ for $ _____ (Applicable only for payment by Cheque)

Date: _____ Signature: _____