PRIVATE HOUSING LOAN

As low as *****

Joint application allowed subject to immediate family members as follows:

Spouse / Parents / Children / Siblings

Buy & Build Your Own **Dream Home**



*Terms & Conditions Apply



Scan for more info!



Requirements

- 🏹 м
 - Minimum applicant age: 18 years old
 - j Tenure up to 30 years
- Working in the public and private sector or self-employed

🗹 DSR up to 70%*

APPLY NOW! at the nearest

SCC office to you!

6 088-323888



Documents Required

Public and Private Sector:

- Application Form duly completed
- NRIC copy
- Latest 3 months of salary slips
- O Latest 6 months of commission statement
- Latest 6 months pay slips (For Basic + Commission Earner) Latest
- EPF statements (with 1 year or more transaction history) Latest EA
- ⊖ form
- O Income Tax-Latest Form B / BE with payment receipt acknowledgement
- O Latest 6 months Bank Statement
- Letter of Confirmation of Employment
- O Other additional documents necessary

Self-Employed:

- Application Form duly completed
- NRIC copy
- O Business Registration Form
- O Latest 6 months Business Account Statements/ Personal Account Statements
- O Latest Profit & Loss Account or Management Account
- O Latest EPF statements (with 1 year or more transaction history) if any
- Latest Form B / E-Filing supported by tax payment receipt
- Other additional documents necessary

Purchase a House from a Developer / Redeeming loans from Banks or Financial Institutions/Auction / Purchase Subsale House / Refinancing / Additional Loan

Additional Documents Required:

- **Copy of Sales and Purchase / Property booking Receipt or Letter of Offer from Developer**
- Property Valuation Report
- Copy of Developer Licence
- \bigcirc Loan Balance Statement from Bank or Finance Institution

Build a house on your own land / Purchase land and building a house / Connecting or Renovating the house

Additional Documents Required:

- A complete set of an approved Architectural and structural drawing plans from Local Council Authority. If the house is outside the jurisdiction of the Local Council Authority, a letter of validation is required.
- O An estimated cost / quotation of the construction from licensed contractors A
- photocopy of the Title deed
- O Original copy of Sale and Purchase Agreement of land