

Please mail the completed form together with your latest income documents to us at 1 Wallich Street #29-01 Guoco Tower Singapore 078881, Attn: Credit Processing Team. Please allow two weeks for application processing. Applications not accompanied by the required documents or with incomplete information will not be processed.

For Salaried Employees: <ul style="list-style-type: none">• Latest computerised payslip and latest Income Tax Notice of Assessment or• Latest 12 months' CPF contribution history statement¹	For Self-Employed: <ul style="list-style-type: none">• Latest 2 years' Income Tax Notice of Assessment
¹ For CPF Contribution History Statement submission, the maximum credit limit is calculated based on the CPF salary ceiling of S\$6,000. Please submit your latest Income Tax Notice of Assessment together with your CPF Contribution History Statement if your monthly salary is more than S\$6,000.	

Yes, I would like to apply for a Credit Limit Review with HL Bank.

Yes, I would like to apply for a reinstatement of my unsecured facilities with HL Bank.

Name as in NRIC/Passport (underline surname): _____

NRIC/Passport No.: _____

Nationality: _____

Employment Status: Salaried Employee Self-Employed

Contact Number: _____

Employer Name: _____

Length of Employment: _____

DECLARATION AND AUTHORISATION

By signing this form, I warrant that all information provided by me in the application is true, correct, complete and up-to-date. I hereby authorise HL Bank (the "Bank") to conduct credit checks on me and to obtain and verify and disclose any information relating to me and any of my accounts with the Bank from or to any other party as the Bank may time to time deem fit at the Bank's own discretion and without any liability or notice to me. I hereby confirm that I have read, understood and agree to be bound by the terms and conditions set out on this Application Form.

Account Holder Signature
Please sign as per Bank's record

Date

TERMS & CONDITIONS:

1. Should your income documents reflect a lower income than your current income records, your credit limit will be adjusted downwards accordingly.
2. If the credit limit for your HL Bank unsecured facilities is reduced pursuant to the Bank's review and the current outstanding balance of your HL Bank unsecured facilities exceeds that of your revised credit limit, you must immediately pay the Bank such excesses in such manner as the Bank may in its absolute discretion direct.
3. The Bank reserves the right to request for additional documents for the purpose of assessing your application.
4. The approval of your application is at the sole discretion of the Bank and the Bank's decision is final and conclusive. The Bank shall not be required to give any reason or prior notice or be liable to any party in relation to any acceptance or rejection of your application. No correspondence or appeal will be entertained.
5. The status of your reinstatement application will be sent to your address in the Bank's record.
6. These terms and conditions shall be governed by Singapore law and you agree to submit to the non-exclusive jurisdiction of the courts of Singapore. A person who is not a party to any agreement governed by these terms and conditions shall have no right under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce any of these terms and conditions.

(Fold inwards)

Postage will be paid by addressee. For Posting in Singapore only.

**BUSINESS REPLY SERVICE
PERMIT NO. 05289**

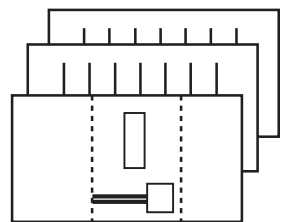


HL Bank
1 Wallich Street #29-01
Guoco Tower
Singapore 078881
Attn: Credit Processing Team

(Fold inwards)

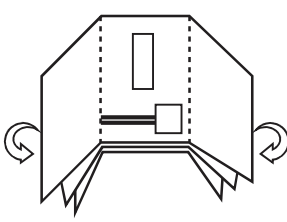
Folding Step

1.



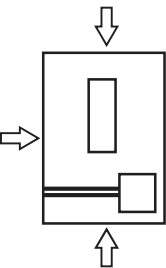
Place documents together with the BRE.

2.



Fold inwards along the dotted lines as indicated.

3.



Seal along edges with clear tape (do not staple).
Drop sealed envelope into post box