

Equity Loan

Loan Application Process

- Step 1: Customer submits loan application with supporting documents.
- Step 2: OCBC China (hereinafter referred to as “the Bank”) reviews and approves the loan application
- Step 3: Customer signs Mortgage Loan Agreement and completes with Notarization (if required)
- Step 4: The Bank arranges the Mortgage registration with Property Transaction Center
- Step 5: Loan disbursement

Documents Required for Loan Application

- i) Proof of Identity
- Identity Card, Residence Booklet, Entry Card, Passport, etc.
 - Marriage certificate (if applicable)
- ii) Property Title Deed and Supporting Documents for Loan Purpose
- Property Ownership Certificate of the Applicant
 - Documents to support loan purpose (e.g. car purchase agreement, renovation agreement, etc.)
- iii) Income Proof

For Salaried Employees

- Bank statement of last 3 or 6 months' payrolls
- Letter from the employer certifying the employment income or last 3 months' tax assessment notice

For self-employed Individuals (including employers)

- Professional certificate (if applicable)
- Certificate of company ownership
- Business registration documents (e.g. Business License, etc.)
- Last 6 months' bank statement

Fees & Charges

<u>Items</u>	<u>Charged by</u>
Processing Fee	the Bank (if applicable)
Mortgage Loan Contract Notarization Fee	Notarization Center (if applicable)
Mortgage Loan Contract Stamp Duty	Tax Bureau
Mortgage Registration Fee	Property Transaction Center
Fire Insurance	Insurance Company (if applicable)
Conveyancing Fee	Law Firm (if applicable)
Valuation Fee	Valuation Company (if applicable)

Note:

The Bank reserves the right to modify or update the above information without prior notice. You are advised to contact the Bank to confirm the details of the necessary documents and procedures before applying for a Home Equity Loan.