



CUSTOMS CREDIT CO-OPERATIVE SOCIETY (S) LTD.

35 Selegie Road #04-01, Parklane Shopping Mall, Singapore 188307
Tel: +65 6338 4890 Fax: +65 6338 4870 Email: cccsl@singnet.com.sg

EXPRESS LOAN APPLICATION

Membership No: _____

Date Joined: _____

PART I – PERSONAL PARTICULARS

NRIC: _____

Name: _____ Bank Name & Account No: _____

Age: _____ Date of Birth: _____ Marital Status: Single/Married

Residential Address: _____ Postal Code: _____ Email: _____

Contact No: _____ (Home) _____ (Office) _____ (Mobile) _____

Job Title(Rank): _____ Branch: _____ Date employed: _____

Gross Salary: _____ pm *Take-home Salary: \$ _____ pm *(to exclude OT & allowance)

PART II – LOAN DETAILS (to be filled by applicant) & DOCUMENTS SUBMISSION

[] A Copy of applicant's NRIC is required

Maximum loan allowed : \$5,000.00 (Dollars Five Thousand Only)

Loan amount required: _____ (Dollars _____ only) and subject to Administration fee at 3% and Interest at 6% per annum. I agree to repay the loan in 12 (twelve) months from the date of receipt of the loan. In the event of default in my repayment, I agree to pay the interest due per month and surcharge of \$20.00 per month until the loan is fully paid. I also authorise the Society to deduct my Thrift/General Savings and share capital to off-set my outstanding loan.

Signature of Applicant

Date

PART III – DECLARATION- (IMPORTANT Applicant: please read carefully before you sign)

I declare and agree to the following :

- (a) that I have made full disclosure of all facts and information in Part I and II above;
- (b) that I authorize the Society to obtain and verify any personal information about me;
- (c) that I am not an undischarged bankrupt, and also that no statutory demand has been served on me nor legal proceedings taken against me;
- (d) that I agree to pay the loan amount or a reduced amount approved by the Society, and I hereby authorize my employer to deduct from my salary the loan repayment in equal monthly installments until the loan is completely paid within the mutually agreed loan repayment plan;
- (e) that I am not a surety/ guarantor for any other loan with any other organization;
- (f) that I understand that the Society reserves the right to decline my application for the loan without giving any reason(s) whatsoever;
- (g) that I have not taken any loan from other thrift and loan co-operatives, banks or other financial credit companies;
- (h) that I have no plans to take a loan and resign from my employment and I am committed to pay the loan; and
- (i) that in the event I default repayment of the loan for a period up to a maximum of two monthly installments, the Society may take legal action to recover the outstanding loan and interest payable. I also agree that if I default in the payment of this loan, the Society may list my name in DP SME Credit Bureau's record and I may be assessed by financial institutions and other approving credit companies. All legal costs, incidental expenses and disbursements incurred by the Society in claiming for the non-payment of my outstanding loan shall be fully paid by me on indemnity basis.

Signature of Applicant

Date

PART IV – CREDIT COMMITTEE'S DECISION & BOARD OF DIRECTORS' APPROVAL

	Salary	Thrift Savings	Current Liabilities	Eligibility	Remarks
Applicant		Rate pm	Bond No:		
		Balance :			

Date : _____ Name of Processing Officer & Signature: _____

Approved / Rejected : \$ _____

Repayment period : _____ months

Outstanding Loan : \$ _____

Principal at : _____ per month

Total : \$ _____

Interest at 6% : _____ per month

Total Repayment : _____ per month

Approved by Credit Committee			Approved / Rejected by Board of Directors _	
_____	_____	_____	_____	BOD Meeting Date:
Chairman	Secretary	Committee Member	Chairman	_____
Date : _____			Board of Directors	
			Date : _____	

ADMINISTRATION FEE	FOR OFFICIAL USE
Express Loan - 3%	Loan amount: \$ _____
	Interest @ 6%: \$ _____
	Admin Fee 3%: \$ _____
	Cheque Amount: \$ _____
	Administration fee charged shall be deducted from the loan amount approved by the Society

PART V– ACKNOWLEDGEMENT & AGREEMENT TO NOTIFY CHANGE OF ADDRESS*I will acknowledge receipt of payment by email to : cccs1@singnet.com.sg*

I agree to inform the society of any change in my address. In the event that I fail, neglect or refuse to inform the society of the change in my address, the society may use my last known address to serve all correspondence and Court Documents and such service shall be considered good and proper service and would be considered rightly served.

Signature of Staff /Official: _____

Updated 19 May 2026