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

UNSECURED LOAN APPLICATION

(NO SURETY)

Membership No. :_____________Date Joined :_______________

PART I – PERSONAL PARTICULARS

NAME (as in NRIC) in BLOCK____ Male/Female

NRIC : _________________ Pink/Blue Age : __________ Date of Birth : ______________ Marital Status : Single/Married

Residential address: ____ Postal Code: _________

Email address: _______________________________________ Bank Name & Account No:___________________________

Contact No: _________________ (Home) ________________ (Office) ___________________ (Mobile)

Job title (Rank): ____________________ Branch Name : _____________________________ Date employed____________

Gross Salary: $ _____________pm *Take-home Salary: $ _________________ pm *(*to exclude OT & allowances)*

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

A copy of applicant's NRIC& a copy of applicant's latest pay slip must be submitted.Loan amount required$_____________
Dollars :____ Interest at 6% per annum.

Purpose of Loan : ____ Proposed repayment plan : ____________months

I authorize the Head of Department or officer duly authorize to deduct from my salary $____________ on account of principal with interest at 5% per annum from the month of repayment of the loan onwards till the loan is fully repaid. I agree to pay a surcharge of $20.00 per month in the event of default in my loan repayment. I also 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 as rightly served. **I also authorise the society to deduct from my thrift/general savings and share capital to offset my outstanding loan balance.**

Please confirm receipt of funds by email to cccsl@singnet.com.sg

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**
_____________ _____________ __________________ **Chairman** **Secretary** **Committee Member** **Date :___________________**	_____________________ **ChairmanBOD Meeting Date:** **Board of Directors ________________** **Date :_______________**

<u>**ADMINISTRATION FEE**</u>	<u>**FOR OFFICIAL USE**</u>
Unsecured Loan Processing Fee - 3% for all Unsecured loans	Loan amount :$______________ Interest at 6% :$______________ Admin fee 3%:$______________ Net Loan Amount: $______________ Administration fee charged shall be deducted from the loan amount approved by the Society.

AGREEMENT TO NOTIFY CHANGE OF ADDRESS

I agree to inform the Society upon receipt of funds by email to cccsl@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.

Name of Applicant_________________________

Name of Staff/Official: _____________________

Unsecured LoanRevised (No Surety) 4 May 2026