

To receive priority processing, you may:

- (1) Email the completed application and supporting documents to hp@alcredit.sg; OR
- (2) Fax the completed application and supporting documents to **6362 5335**

DOCUMENTS REQUIRED FOR PROCESSING

Please submit the following supporting documents:

- Copy of Borrower's/ Guarantor's (if applicable) NRIC/ FIN (Front & Back)
- Copy of Vehicle Sales & Purchase Agreement (**for Passenger/ Commercial Vehicle**)
- Borrower's/ Guarantor's documentary proof of income

For salaried Employees

- Latest computerised/electronic payslip
- OR Last 6 months' CPF Contribution History
- OR Latest Income Tax Notice of Assessment (**issued by IRAS**)

For Commission-based earners/ self-employed

- Latest Income Tax Notice of Assessment (**issued by IRAS**)

Additional Documents for Used Cars

- LTA Acknowledgement Copy (Transfer of vehicle ownership) - Under the seller name (required upon request).
- LTA Acknowledgement Copy (Transfer of vehicle ownership) - e-transfer under the dealer name

DECLARATION AND AGREEMENT

By signing this application, I/We confirm the following:

1. I/We confirm that all the information I/We have provided is true, accurate and complete. I/We have not withheld any information.
2. I/We declare that I/We are above 21 years of age and not under any legal impediment.
2. I/We agree to enclose the copies of proof of my/our income and other documents you need. You will then own these copies.
3. I/We authorise you to carry out any searches or checks (including credit checks) and check any information I/We have given you, whether in this application or elsewhere, with any organisation (including the Land Transport Authority or any credit bureau or any other organisation or business set up to collect and provide information relating to people's ability to repay credit).
- I/We give permission for you to give information about me/us to any person who you must or may give information to by law, or to any other person. I/We also agree to you giving details of any credit bureau or any other organisations or business setup to collect and provide information relating to people's ability to repay credit, and to a credit bureau or other organisation or business giving you information about my ability to repay the loan, or for any other purpose.
4. I/We understand that the interest rates provided to me/us for this application are indicative only and that you do not represent that these interest rates will be applied to my/our Car Financing if my/our application is approved by you. Given the volatility in market conditions, I/We further understand that you are entitled to vary these interest rates to my/our Car Financing depending on the prevailing interest rate conditions at your discretion if my/our application is approved by you.
5. I/We agree that I/We will sign any forms, agreements and other documents relating to this application, in front of your officer or other independent witness(es) when you tell me/us or the dealer that helps submit my/our application that you have approved my/our application.
- I/We agree that I/We have signed the Hire Purchase Agreement *in blank* on the understanding that if we approve this application, I/We have authorised you to insert the relevant details into the Hire Purchase Agreement and such details shall form part of the terms of the hire purchase agreement. I/We understand that when you counter-sign the completed hire purchase agreement, it will give rise to a binding contract between you and me/us.
6. I/We confirm that I/We are applying for the hire purchase of the hired good as principal in my/our personal capacity and I/We have not entered into agreement, arrangement or undertaking with any third party with regard to the purchase, payment for, possession or use of the hired good or any other arrangement which is or would be in any way inconsistent with this application.
7. I/We consent to you contacting me/us contacting me/us at the address, email address and contact numbers I/we have provided to you, to give me/us information on other products and services that you or your strategic partners, may offer. I/We further consent to you sharing any of my/our information in relation to this application with any of your strategic partners.
8. I/We acknowledge that you have the absolute discretion to approve or reject my/our application without providing any reason(s). If this happens, no contractual relationship arises between you and me/us and you may retain all supporting documents submitted for the processing of this application.
- 10.

Tax declaration clause

I/We declare that any funds and assets I/we place with you and any profits that they generate, will comply with the tax laws of the countries where I/we live or of which I/we am/are citizen(s) or which I/we am/are otherwise subject to.

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Remarks