(I) Application Procedure
   a. Fill in the necessary information on the application form;
   b. Prepare all required supporting documents;
   c. Email the completed application form and supporting documents to sas_fas@np.edu.sg

(II) Condition of Loan
   a. Notebook Computer: Up to $2,000 (inclusive of GST) or the purchase price, whichever lower;
   b. iPad: Up to $1,000 (inclusive of GST) or the purchase price, whichever lower;
   c. Student may top up in cash the amounts for devices that cost more than the loan quantum;
   d. The loan is only available for purchase of notebook computers or iPads from Ngee Ann Polytechnic-approved vendors (http://www.np.edu.sg/notebook);
   e. The device shall be used by the student for his/her course of study in the Polytechnic, and he/she shall not lend, hire or sell the notebook to any other person;
   f. The Polytechnic reserves the right to withdraw the interest-free loan if the student is deemed to be using the device for purposes other than for his/her study;
   g. In the event that the student leaves the Polytechnic without completing his/her course of study, the loan shall become due and payable immediately, subject to the Polytechnic’s right to allow repayment by monthly installments as it deems fit

(III) Loan Guarantor and Repayment
   a. Guarantor must be above 21 years of age and below 60 years of age, and not be an undischarged bankrupt;
   b. Singaporean applicants must have a Singaporean guarantor;
   c. Singapore PRs and international students must have a Singaporean or Singapore PR guarantor;
   d. Student is required to execute the loan agreement with the Polytechnic’s agent (DBS Bank);
   e. Loan repayment shall commence 14 calendar months from the date of graduation;
   f. For students with NS obligations, loan repayment shall commence 1 year upon Operationally-Ready Date (ORD);
   g. Loan shall be fully repaid within 2 years from the commencement date of repayment, through equal monthly installments through GIRO;
   h. Interest of 1% per month shall be charged if student defaults on loan repayment

(IV) Eligibility Criteria
   a. Gross Monthly Income of less than $2,000;
   b. Should a student require the loan but do not meet the income eligibility criteria, he/she may proceed to apply and state the reason(s) in the application form accordingly
(V) Supporting Documents to be Submitted with Application Form

a) IDENTIFICATION DOCUMENTS

- **Applicant**
  - □ NRIC of applicant (Both Sides)
  - □ Student Status Letter (Available on http://enrol.np.edu.sg)

- **Parents**
  - □ NRIC of parents (Both Sides)
  - □ SAF 11B for full time uniform officer (Both Sides)

- **Siblings & Other Family Members**
  - □ NRIC of siblings and other family members (Both Sides)
  - □ Birth Certificate for those below 15 years of age
  - □ SAF 11B for full time uniform officers or NSmen (Both Sides)

  **AND**
  - □ EZ-Link or Student Cards of family member studying full-time (Secondary / Polytechnic / JC / ITE / University)
  - □ Acceptance of Offer letter for family member awaiting entry to Polytechnic / ITE / University
  - □ Notification of Enlistment Date letter for family member awaiting enlistment

- **Other Relevant Documents, where applicable:**
  - □ Death Certificate
  - □ Order of Court for divorce or legal separation including child custody documents

b) INCOME DOCUMENTS

- For family members who are **EMPLOYED** (including part-time/ad-hoc employment):
  - □ Pay slips for latest 3 months OR;
  - □ Employer’s letter dated within latest 3 months with official company stamp AND;
  - □ Employment contract for those who have recently started their jobs within latest 3 months (if applicable)

- For family members who are **EMPLOYED** (including part-time/ad-hoc employment) but unable to provide payslips:
  - □ CPF Contribution History for latest 6 months AND;
  - □ Income Declaration Form AND;
  - □ Employment contract for those who have recently started their jobs within latest 3 months (if applicable)

- For family members who are **SELF-EMPLOYED** (e.g. private hire driver, taxi driver, hawker or businessman):
  - □ Income Declaration Form AND;
  - □ CPF Contribution History for latest 6 months (please provide even if there are no contributions made) AND;
  - □ IRAS Notice of Assessment for Year 2018 or Form B for Year 2018

- For family members who are **UNEMPLOYED** (e.g. housewife, retiree):
  - □ Income Declaration Form AND;
  - □ CPF Contribution History for latest 6 months (please provide even if there are no contributions reflected) AND;
  - □ Termination letter or Acceptance of Resignation letter for those who left their jobs within latest 3 months (if applicable)

c) OTHER DOCUMENTS, where applicable

- For family members suffering from medical conditions and are unfit for work
  - □ Medical report or official letter from a certified medical professional dated within latest 3 months

- For families receiving public assistance
  - □ Letter from local authority on assistance scheme(s)

- For families with zero income
  - □ Letter from parent or legal guardian explaining how living expenses are being paid currently
Section A: Please tick the scheme(s) that you are applying for.

- Notebook Computer Financing Loan Scheme (Interest-Free) of up to $2,000
- iPad Financing Loan Scheme (Interest-Free) of up to $1,000

Section B: Student Particulars

Name:

Student ID: NRIC / FIN No.:

Contact No.: (Mobile) (Home)

Course of Study:

Year of Study:

Section C: Housing Information

Type of Housing:

- 1-room
- 2-room
- 3-room
- 4-room
- 5-room
- Executive Apartment
- Condominium
- Semi-Detached
- Terrace House
- Others: __________

Ownership: Rented Purchased

Section D: Household Income

Gross Monthly Household Income: S$__________

Should your household income exceed the eligibility criterion of $2,000, please provide reason(s) to support your application. Supporting documents, if any, should be attached.

Gross Monthly Income is inclusive of income contributions from self-employment, business or salaried employment (which includes but is not limited to basic salary, allowances and overtime pay), and other sources of income such as rent etc. Bonuses are computed as one twelfth of the annual wage supplements and bonuses received in the last twelve months. Payments-in-kind, reimbursement for transport and other expenses, alimony or maintenance allowance, and National Service (NS) allowance earned by NSF are EXCLUDED.
**Section E: Family Particulars**

You should state particulars for the following family members:
(a) Immediate family members including parents, spouses and all children who may or may not be living together with the applicant;
(b) Non-immediate family members including grandparents, siblings, spouses of siblings, siblings of parents and any other relatives who are living together with the applicant;

<table>
<thead>
<tr>
<th>Name</th>
<th>Age</th>
<th>Relationship to Applicant</th>
<th>Marital Status</th>
<th>Occupation</th>
<th>Gross Monthly Income ($)</th>
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<tbody>
<tr>
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<td>Applicant</td>
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</table>

Total no. of family members (including applicant): _________

I, ________________________________ (Name of Applicant), declare that all information provided is true and accurate and I have not deliberately omitted any relevant facts.

_______________________________   _______________________
Signature of Applicant                     Date

---

**Section F: For Official Use**

- [ ] Recommend to Approve  - [ ] Recommend to Reject

Reason(s): ________________________________________________________________

____________________________________
Reviewed By:  
Name & Designation:  
Signature/Date

____________________________________
Approved By:  
Name & Designation:  
Signature/Date
This form is to be completed by family members who are self-employed, unemployed and employed family members who are unable to provide payslips. Should he/she have income from multiple sources (e.g. multiple jobs, rental), please declare them in separate rows.

Application for (Please tick accordingly)

☐ Bursaries & Grants  ☐ Notebook/iPad Interest-free Loan  ☐ Foreign Language Grant

### A. Student Particulars

<table>
<thead>
<tr>
<th>Full Name</th>
<th>Student ID</th>
<th>Course of Study</th>
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</table>

### B. Family Member’s Particulars

<table>
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<tr>
<th>Name of family member(s) as in NRIC</th>
<th>NRIC No. of family member(s)</th>
<th>Occupation (e.g. taxi driver, homemaker, accountant)</th>
<th>Employment Status (e.g. employed, self-employed, unemployed, retired)</th>
<th>*Gross Monthly Income ($)</th>
<th>Signature of family member(s)</th>
</tr>
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</table>

I declare that the information provided above is true and accurate. I understand that if the information provided is false, my application will be rejected. I also undertake to refund the value of bursary received if any information is subsequently found to be falsely declared.

______________________________  ________________
Signature of Applicant                  Date

*Gross monthly income includes gross (i.e. including employee’s CPF contributions) income contributions from self-employment, business or salaried employment (which includes basic salary, allowances, overtime pay, etc.) as well as other sources of income (e.g. rent). If bonuses are declared it should be computed as one twelfth of the annual wage supplements and bonuses received in the last twelve months. Payments in kind, reimbursement for transport and other expenses and National Service (NS) allowance earned by NS men are excluded.