POSB HOME LOAN HDB Flat Purchase (Build-To-Order) Checklist Note: Process varies if you're applying for your loan just before you get your keys. Contact us for more information.

Step 01	Step 02 2	Step 03 5	step 04 2	Step 05	step 06	Step 07
Find Dream Home	Apply for Loan	Accept Loan	Sign Documents	Await Completion	Receive Documents	Move In
 Get our Home Advice Specialist/ Relationship Manager to help you with your loan eligibility BEFORE accepting Option To Purchase (OTP). Leave your details at www.posb.com.sg/ myhomeloan Pay the Option Fee 	 Receive Loans Factsheet with instructions via email and choose ideal home loan package Send documents to your Home Advice Specialist/Relationship Manager 	 Get Home Loan approval Sign Letter of Offer Sign other documents relating to Home Loan 	 Meet lawyer to sign documents You can use your own lawyer or the Bank's Pay relevant Stamp Duty in cash. Remember to reimburse from CPF if applicable Pay remaining 20% down payment Lawyer has been appointed 	 > BTO flats generally take about three years to build > Lawyers will take appropriate legal action on the purchase of property 	 Receive HDB Letter with Notice To Take Possession Receive Bank letter on loan disbursement and monthly instalment amount 	 Receive issuance Of Temporary Occupation Permit (TOP) Collect keys from HDB Ensure that CPF or Loan Servicing Account has enough cash for monthly instalments (CPF deductions are made on the Sunday between 6th and 12th of the month)
	Documents To Prepare POSB Application Form NRIC Option to Purchase Income Documents Credit Card Statements & other financial commitments HDB Flat Info & Financial Info		Documents To Prepare Cheque Book NRIC CPF Statement Others (Check with lawyer)			Reminder: Consider applying for the POSB Renovation Loan and enhance your Home Contents Insurance coverage. POSB Home Loans are already packaged with fire insurance

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Please note this is for general information only and does not constitute an offer of any facility by DBS Bank. This has not been tailored to your specific investment objectives, financial information and particular needs. Credit facilities are granted at the sole discretion of DBS Bank. This has not been tailored to your specific investment objectives, financial information and particular needs. go.dbs.com/sg-hltnc. DBS Bank accepts no liability for errors or omissions, nor for any loss arising from use of or reliance on this checklist. All information presented is subject to change without notice and without liability. DBS Bank has no obligation to update or correct any information at any time.

Note: The Association of Banks in Singapore (ABS) has published a consumer guide on home loans. You are encouraged to read the guide before committing to any home loan. The guide is available on the websites of ABS and the Monetary Authority of Singapore in the four official languages. You may also obtain a copy of the guide at any of our branches.