



**SINGAPORE MALAY TEACHERS' CO-OPERATIVE LIMITED**  
785 GEYLANG ROAD #01-00 SINGAPORE 389673  
TEL : 6743 9595 FAX : 6743 9559 Website : [www.sgmcoop.org.sg](http://www.sgmcoop.org.sg)

**APPLICATION FOR A WEDDING LOAN (With Surety)**

**Application with erasures or alteration may not be considered.  
Incomplete forms will result in delay in processing.**

**Name as in NRIC : (BLOCK CAPITALS)**

Mr/Mrs/Mdm/Miss : ..... Date of Birth : .....

NRIC No : ..... Contact No : ..... (H) ..... (HP)

School : ..... Email : .....

Workplace / Division / Branch : ..... Tel No : .....

Occupation : ..... Total income is \$ ..... per month  
**(Please attach current month's payslip & other sources of income)**

Home Address : ..... Singapore ( )

1. I wish to apply for a **Short Term Loan** of \$.....  
(Dollars .....)  
for the purpose of .....
2. I propose to repay it in ..... months. **(Maximum 24 months <= \$3,000 or maximum 36 months > \$3,000)**
3. **I declare that I** (a) have / have not taken a loan from another credit co-operative.  
(b) have / have not been served with bankruptcy proceedings or reported to be a judgement debtor.  
(c) have / have not signed a promissory note or an acknowledgement of indebtedness as a principal or surety. If yes, please specify : .....  
(d) am / am not a bankrupt.

Date of Joining Teaching Service : .....

Employment Status : Perm / Temp / Contract

Contract Expiry Date : .....  
**(Only applicable to Contract Employees)**

.....  
SIGNATURE OF APPLICANT  
**(See attached notes for Terms & Conditions)**

**SURETY FOR WEDDING SHORT TERM LOAN**

I, the undersigned, agree to be surety for the above loan if I am eligible.

Name (as in NRIC) : ..... Date of Birth: .....

NRIC : ..... Contact No : ..... (H) ..... (Hp)

Home Address : ..... Singapore ( )

School : ..... School Tel : .....

Date of Retirement : ..... Total Monthly Income : .....  
**(Pls attach current month's pay-slip & other sources of income)**

Signature of Surety : ..... Date : .....

**Note : Signature of the application and the surety must tally on both Bon and Application Forms.**

**FOR OFFICIAL USE**

Payment Date : .....

**Loan Committee**

Approved / Not Approved

Loan Bond No : .....

**Ratified by Committee of Management**

Loan Committee : .....

CHAIRMAN

.....

CHAIRMAN

Date : .....

Date : .....

**NOTES TO MEMBERS :**

**(TERMS & CONDITIONS)**

- 1. **Ordinary Member** is eligible to apply for a Wedding Short Term Loan and must be gainfully employed if they wish to apply for a Loan.
- 2. **He or She** is eligible to apply up to **six times** his monthly income or **\$30,000** whichever is the lower.

This loan can only be granted upon the applicant providing **one surety** who is gainfully employed.

In the event of a default by the borrower, the surety shall be jointly liable for the loan balance in full.

- 3. Applications must, if required, be in attendance at the Committee Meeting at which their applications are considered.
- 4. Such a loan shall ordinarily be repayable in not more than **24 monthly** instalments for the loan amount less or equal to \$3,000. If the loan amount is greater than \$3,000, the maximum repayable period shall be repayable in not more than **36 monthly** instalments.
- 5. Should a member cancel / withdraw his loan application after it has been processed and approved, an **administrative fee** not exceeding **\$50.00** shall be imposed on the applicant.
- 6. In case of a loan quantum of \$10,000 or more, the borrower is required to provide a credit report from the Credit Bureau.
- 7. **Income** means the total gross monthly income of the borrower before contribution to CPF and other deductions. This may include passive income (e.g.: rental income) received by the borrower.