



## **Declaration**

1. I am of full age and have the legal capacity to enter into a Hire Purchase Agreement with HL Bank (the "Bank") and am not prohibited in any way from doing so or from driving, operating or possessing any vehicle or any form of machinery.
2. I acknowledge that the information provided by me in this application is true, complete and accurate and I am aware that the Bank will use, rely and/or act on such information to review and/or assess this application and as such if such information is at any time found to be incomplete, untrue or inaccurate, the Bank is entitled to withdraw/cancel any approval granted for hire purchase.
3. I confirm that at the time of this application that I am not an undischarged bankrupt; I am not insolvent or in liquidation; I have not entered into any arrangement with my creditors; I am not in default of any agreement for financing with any person; and I am not aware of any current, pending, or threatened legal, enforcement, bankruptcy, winding-up, or insolvency proceedings against me and I further confirm that I am not subject to any debt repayment scheme under the Bankruptcy Act (Cap. 20).
4. My application for hire purchase is made on the terms herein and in accordance with the terms and conditions under the Bank's hire purchase agreement which is subject to such variations or such other terms and conditions as the Bank may notify me.
5. I agree to bear all cost and expenses in connection with this application, whether or not the application is approved, including but not limited to cancellation, valuation and processing fees.
6. I confirm that all documents signed/pre-signed for this application including but not limited to the Hire Purchase Agreement (where applicable) are signed/pre-signed subject to the Bank's approval and until these are approved, accepted, completed and signed by the Bank, the Bank shall not be bound in any way to approve my application as such. Where the Hire Purchase Agreement is duly completed and signed by the Bank, I shall be bound by the Hire Purchase Agreement. I understand that the Bank has the absolute discretion to grant or refuse this application or to extend its processing time or withdraw any offer without notice to me without the need to provide any reason.
7. I authorise and give my consent to the Bank to make any inquiries with respect to my employment or employer(s)/business for verification of such or further information as the Bank deems necessary for the purposes of this application. I authorise and give my consent to the Bank to obtain, collect, use, disclose and/or verify any information relating to me from/with any party or authority as the Bank deems necessary for the purposes of this application or as may be required by any applicable law, rule or regulation without the need to give further notice to or obtain further consent from me, such party or authority including but not limited to the Bank's head office, representative and branch offices, and related or associated companies, any government or regulatory agency or authority, or any other person to whom disclosure is permitted or required by any statutory provision or law.
8. I acknowledge that I have read and understood the Bank's privacy policy available at the Bank's website at [www.hlbank.com.sg](http://www.hlbank.com.sg), which explains the purposes for which the Bank may collect, use, disclose and process personal data of natural persons. I hereby consent to the Bank's collection, use, disclosure and processing of my personal data in accordance with the Bank's privacy policy (including but not limited to Credit Bureau (Singapore) Pte Ltd as well as its members and members of such other credit bureau or any other authorities established by the Monetary Authority of Singapore). Where I have disclosed the personal data or information of other individuals to the Bank, I confirm and warrant that I have provided due notice to and procured the prior consent of such individuals to allow the Bank to process their personal data and information.

9. My signature here shall constitute my written consent for any such disclosure for the purposes of Section 47 of the Banking Act (Cap. 19) or any other disclosure imposed by any applicable law, rule or regulation.
10. For the purpose of this application, I authorise the Bank to disclose any of my personal data/information to the my [Supplier/Dealer/Vendor] whether by phone, short messaging service, electronic mail, facsimile transmission or other means of communication as the Bank deems fit.
11. I confirm that:-
  - (a) none of my spouse, dependent[s] of my spouse, my children, spouses of my children, my parents, my siblings and/or spouses of my siblings are employees/directors of the Bank or its related group of companies (the latter to be referred to hereinafter as the "Hong Leong Group");
  - (b) (if Hirer is a company) none of our directors, managers, agents or guarantors is an employee/director (or spouse, dependent of the spouse, child, spouse of the child, parent, sibling or spouse of the sibling of the employee/director) of the Bank or the Hong Leong Group; and
  - (c) (if Hirer is a company) none of our substantial shareholders is an employee/director (or spouse, dependent of the spouse, child, spouse of the child, parent, sibling or spouse of the sibling of the employee/director) of the Bank or Hong Leong Group.
12. I that I have appointed the [Supplier/Dealer/Vendor] of the Goods and their representatives as [my/our] authorised agents in respect of this application for hire purchase and I agree to be bound by any insertion, amendments and/or representations made by my [Supplier/Dealer/Vendor] in this application. The Bank is authorised to deal with my [Supplier/Dealer/Vendor] and their representatives directly in finalising the terms for the financing and all communication, correspondence or notice sent by the Bank to my [Supplier/Dealer/Vendor] whether by post, by hand, by phone, short messaging service, electronic mail, facsimile transmission or other means of communication shall be deemed to have been sent to me on the date of delivery if delivered by hand or immediately after the date of posting if it is sent by post (notwithstanding that it may be returned to the Bank undelivered) or on the date of documentary of successful transmission if sent by facsimile transmission.
13. I consent to my personal data being used by the Bank, Hong Leong Group of Companies and/or their third party service providers for sending advertising, marketing and promotional materials in relation to any and all of the Bank and/or Hong Leong Group of Companies' products, services and other related products or services by post, e-mail, phone call, SMS, MMS or fax. I further consent to the Bank, Hong Leong Group of Companies and/or their third party service providers sending unsolicited messages" as in the PDPA via SMS, MMS, fax or phone call to my Singapore telephone number(s). Such consent shall supersede any registration of my Singapore telephone number(s) that I have made with the Do Not Call Registry. I have the right to withdraw my consent to receive advertising, marketing and promotional information by completing the Bank's Withdrawal of Consent form.
14. If the hire purchase facility is cancelled or terminated for any reason after it is disbursed or if the hire purchase facility amount is settled in full before the end of the hire purchase facility tenure, I acknowledge and agree that the additional fee(s)/charge(s) as stated in the Hire Purchase Agreement will be payable by me.