



**APPLICATION FOR A SHORT TERM LOAN**  
 (ORDINARY/ ASSOCIATE / FAMILY MEMBERS)

**Name as in NRIC: (Block Capitals)**

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

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

School: ..... School Tel No: .....

Workplace/Division/Branch: ..... Tel No: .....  
 (if applicable)

Occupation: ..... My gross salary is \$.....per month.  
**(Pls attach current month's payslip)**

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.

3. I wish/do not wish to include my Term Deposit in my Loan application.

4. I declare that I
- a) have / have not taken a loan from another co-operative.
  - b) have / have not been served with bankruptcy proceedings or reported to be a judgment debtor.
  - c) have / have not signed a promissory note or an acknowledgement of indebtedness as a principal or surety.
  - d) am /am not a bankrupt.

Date of Joining Teaching Service: ..... Date of Retirement: .....

.....  
 SIGNATURE OF APPLICANT  
**(see Behind for Terms & Conditions)**

**SURETY FOR 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 No: ..... Contact No: ..... (H) ..... (HP)

Home Address: ..... Singapore ( )

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

Date of Retirement: ..... Gross salary: .....  
**(Attached current month's pay-slip)**

Signature: .....  
**Signature of the application must tally on both the Bond & Application Forms**

Date: .....

**FOR OFFICIAL USE**

**Payment Date:** \_\_\_\_\_

**Loan Committee**  
 Recommended/Not Recommended

**Committee of Management**  
 Loan Bond No: ST/.....

Loan Committee: .....  
 CHAIRMAN

Approved/Rejected: .....  
 CHAIRMAN

Date: .....

Date: .....

## NOTES TO MEMBERS

1. **An Ordinary/ Associate/ Family member** is eligible to apply for a Short Term Loan. Associate and Family members must be gainfully employed if they wish to apply for a Loan.
2. Applications must, if required, be in attendance at the Committee Meeting at which their applications are considered.
3. **Ordinary members** may apply for a loan amount not exceeding **four times** his monthly salary or **\$8,000** whichever is the lower. This loan may be granted on the security of member providing **one** eligible surety who must be a member of the Society, or by payment of an Admin Fee to the Society's Loan Admin Fund.
4. **Family / Associate member** are eligible to apply up to **two times** his monthly salary or **\$6,000** whichever is the lower. This loan may also be granted upon the applicant providing **one** surety who is a member of the Society.
5. Such a loan shall ordinarily be repayable in not more than **12 monthly** installments commencing from the month the loan is granted provided that the Committee may in exceptional cases approve extension of the repayment period by a maximum of another 12 months.
6. 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.