

Guarantor Verification Process For Study Loan- International Students		
Scenario 1	Scenario 2	Scenario 3
<ul style="list-style-type: none"> <li>DBS Bank in home country</li> <li>Student and guarantor* in home country</li> </ul>	<ul style="list-style-type: none"> <li>No DBS Bank in home country</li> <li>Student and guarantor* in home country.</li> </ul>	<ul style="list-style-type: none"> <li>No DBS Bank in home country</li> <li>Student in Singapore but guarantor* in home country.</li> </ul>
<b>Step 1:</b>		
Student completes SL application form and document checklist form in the home country.	Student completes SL application form and document checklist form in the home country.	Student completes SL application form and document checklist form in Singapore.
<b>Step 2:</b>		
Student will mail the completed SL application form together with the document checklist and supporting documents to SUTD.		
<b>Step 3:</b>		
OSA will verify the accuracy of the documents and email the softcopy of the SL agreement form to the student.	OSA will verify the accuracy of the documents and email the SL agreement form to the student.	OSA will arrange an appointment date for the student to go down to OSA in person to collect the SL agreement form and the <b>approval letter</b> (issued by OSA)
Student will download the SL agreement form.	Student will download the SL agreement form.	Student mails SL agreement form to guarantor in home country.
<b>Step 4:</b>		
Both the Student and guarantor will bring along their own Identity Cards / Passports/other documents and visit DBS bank in their home country to sign the SL agreement form <b>in the presence of DBS bank officer.</b>	Guarantor completes and signs the SL agreement form in the presence of a notary public or officer from Singapore Embassy.	Guarantor completes and signs the SL agreement form in the presence of a notary public or officer from Singapore Embassy.
		Guarantor mails the verified SL agreement form, including a copy of his/her Identity card/passports and other documents to student in Singapore.
<b>Step 5: (Upon arrival in Singapore)</b>		
Students will need to obtain the <b>original copy</b> of the approval letter from OSA before proceeding to DBS bank in Singapore.	Student will need to obtain the <b>original copy</b> of the approval letter from OSA before proceeding to DBS bank in Singapore.  Student brings along the verified SL agreement form and the <b>approval letter</b> (issued by OSA), including a copy of his/her Identity Card /passport/other documents and proceeds to DBS bank in Singapore.	Student brings along the verified SL agreement form and the <b>approval letter</b> (issued by OSA), including a copy of his/her Identity Card /passport/other documents and proceeds to DBS bank in Singapore.
	Student needs to sign the SL agreement form <b>in the presence of DBS bank officer.</b>	
Student submits the completed SL agreement form cum approval letter (original copy), own passport/ other documents and photocopy of guarantor's Identity Card/passport to any DBS bank in Singapore.		

**Step 6:**

Approval from bank

Bank will inform SUTD on the loan quantum that the applicant has applied and SUTD will update the bank on the amount.

**Notes:**

\* Please ensure that all documents have endorsement signed and stamp by notary public officer/ legal officer, indicating the name of officer and contact number.

Other documents refer to

- a) Official documents issued by notary public or the lawyer who witness the guarantor signing of the SL agreement form.
- b) Income statements or documents indicating the incomes of the guarantor.

OSA-denotes Office Of Student Administration in SUTD