

| Guarantor Verification Process For Tuition Fee Loan- International Students  |  |  |
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| 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 TFL application form in the home country.  | Student completes and dates TFL application form.<br><br><b>Do not</b> complete or date Letter of Offer at this stage  | Student brings along Identity Card/Passport and go down to DBS bank in Singapore to sign TFL Form and bank's Letter of Offer <b>in the presence of a bank officer.</b>   |
| <b>Step 2 :</b>  |  |  |
| Both the Student and guarantor bring along Identity Card/Passport and visit DBS bank in their home country to sign the TFL Form and bank's Letter of Offer <b>in the presence of bank officer.</b> | Guarantor completes TFL application form and signs TFL application form and Letter of Offer <b>in the presence of a notary public or officer from Singapore Embassy.</b><br><br><b>Do not</b> date the Letter of Offer at this stage | Student mails TFL application form cum Letter of Offer to guarantor in home country.<br><br>Guarantor signs and dates TFL application form and Letter of Offer <b>in the presence of a notary public or officer from Singapore Embassy</b><br><br>Guarantor mails the verified TFL application form and Letter of Offer including a copy of his/her Identity card/passport to student in Singapore |
| <b>Step 3 :</b>  |  |  |
| (Upon arrival in Singapore)  |  |  |
| Student submits TFL application form cum Letter of Offer, own passport and photocopy of guarantor's Identity Card/passport to any DBS bank in Singapore.   | Student brings TFL application form cum Letter of Offer, own passport and photocopy of guarantor's Identity Card/passport to sign Letter of Offer in the presence of a bank officer in any DBS bank in Singapore .                   | Student submits TFL application form cum Letter of Offer and photocopy of guarantor's Identity Card/passport to any DBS bank in Singapore.   |
| <b>Step 4:</b>   |  |  |
| <u>Approval from bank</u><br>Bank will inform school on the loan quantum that the applicant has applied and school will update the bank on the amount.   |  |  |
| * Please ensure that all documents have endorsement signed and stamp by notary public officer, indicating the name of officer and contact number.  |  |  |