

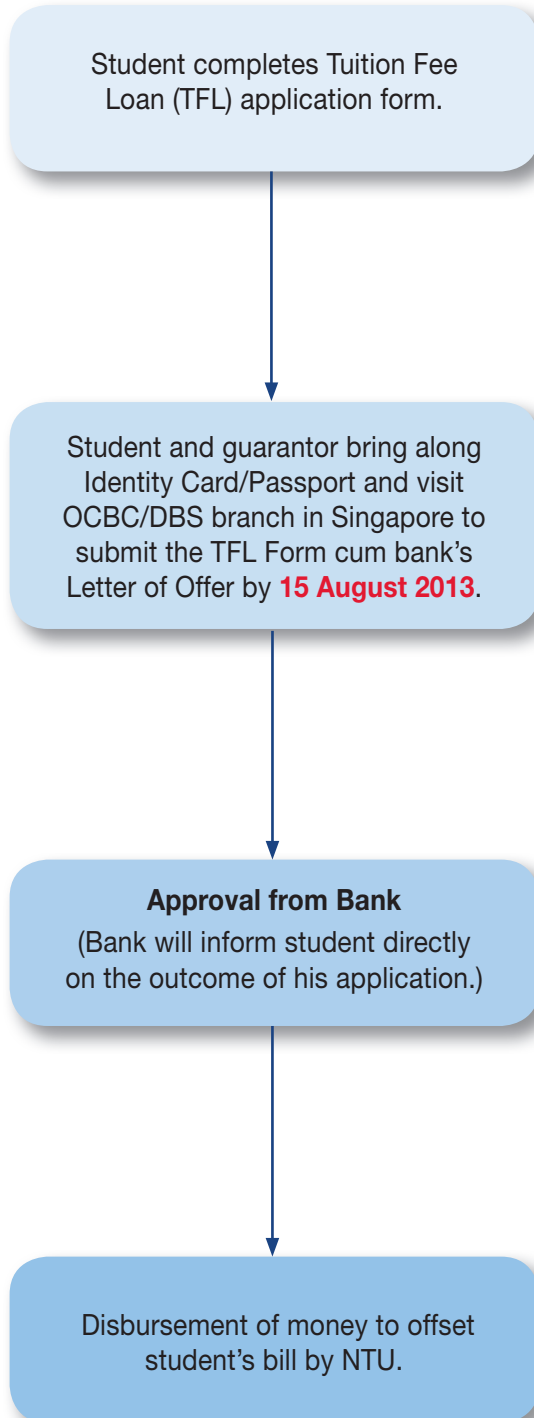
TUITION FEE LOAN

APPLICATION FLOW

SCENARIO 1

(for all students)

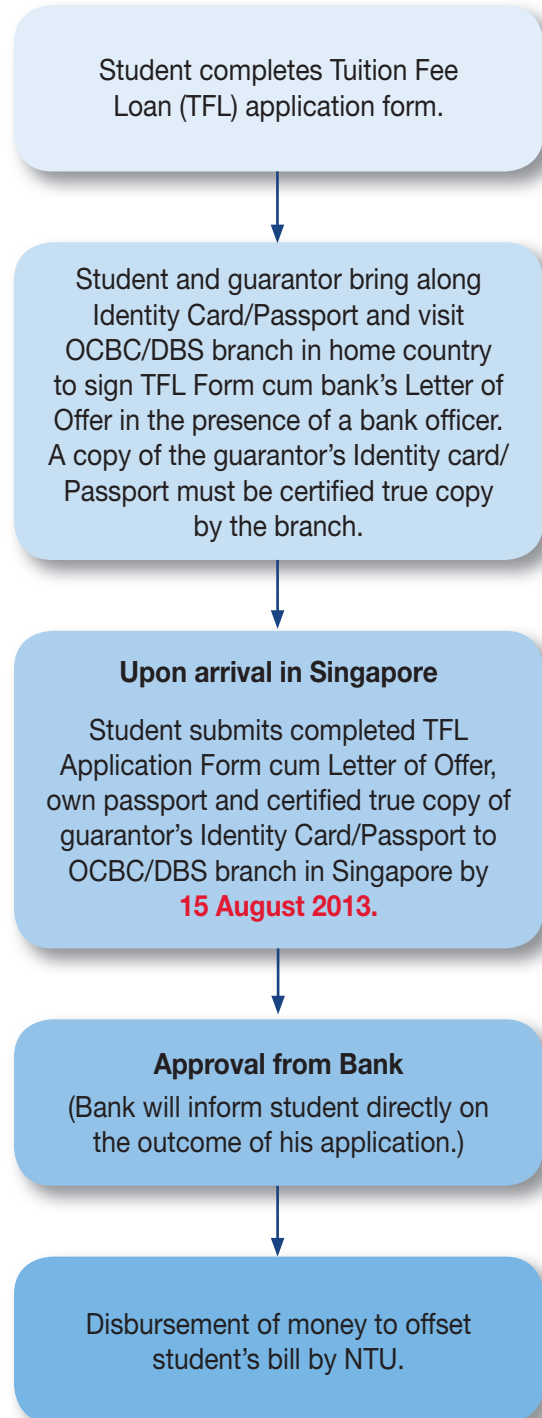
- Student and guarantor in Singapore



SCENARIO 2

(for international students only)

- OCBC/DBS branch in home country
- Student and guarantor in home country



TUITION FEE LOAN

APPLICATION FLOW

SCENARIO 3

(for international students only)

- No OCBC/DBS branch in home country
- Student and guarantor in home country

Student completes and dates Tuition Fee Loan (TFL) application form. Do not complete or date Letter of Offer at this stage.

Guarantor completes TFL application form and signs TFL Form and Letter of Offer in the presence of a Notary Public. Do not date the Letter of Offer at this stage. A copy of the guarantor's Identity Card/Passport must be certified true copy by the Notary Public.

Upon arrival in Singapore

Student brings TFL Application Form cum Letter of Offer, own passport and certified true copy of guarantor's Identity Card/Passport to sign Letter of Offer in the presence of a bank officer in any OCBC/DBS branch in Singapore by **15 August 2013**.

Approval from Bank
(Bank will inform student directly on the outcome of his application.)

Disbursement of money to offset student's bill by NTU.

SCENARIO 4

(for international students only)

- No OCBC/DBS branch in home country
- Student in Singapore
- Guarantor in home country

Student completes and dates Tuition Fee Loan (TFL) application form. Do not complete or date Letter of Offer at this stage.

Student mails TFL application form cum Letter of Offer to guarantor in home country.

Guarantor completes TFL application form and signs TFL application form and Letter of Offer in the presence of a Notary Public. Do not date the Letter of Offer at this stage. A copy of the guarantor's ID or passport must be certified true copy by the Notary Public.

Guarantor mails back the verified TFL application form cum Letter of Offer and certified true copy of his ID or passport to student in Singapore.

Student brings TFL form cum Letter of Offer, own passport and certified true copy of his guarantor's ID or passport to any DBS/OCBC branch in Singapore to sign the Letter of Offer in the presence of a bank officer by **15 August 2013**.

Approval from Bank
(Bank will inform student directly on the outcome of his application.)

Disbursement of money to offset student's bill by NTU.