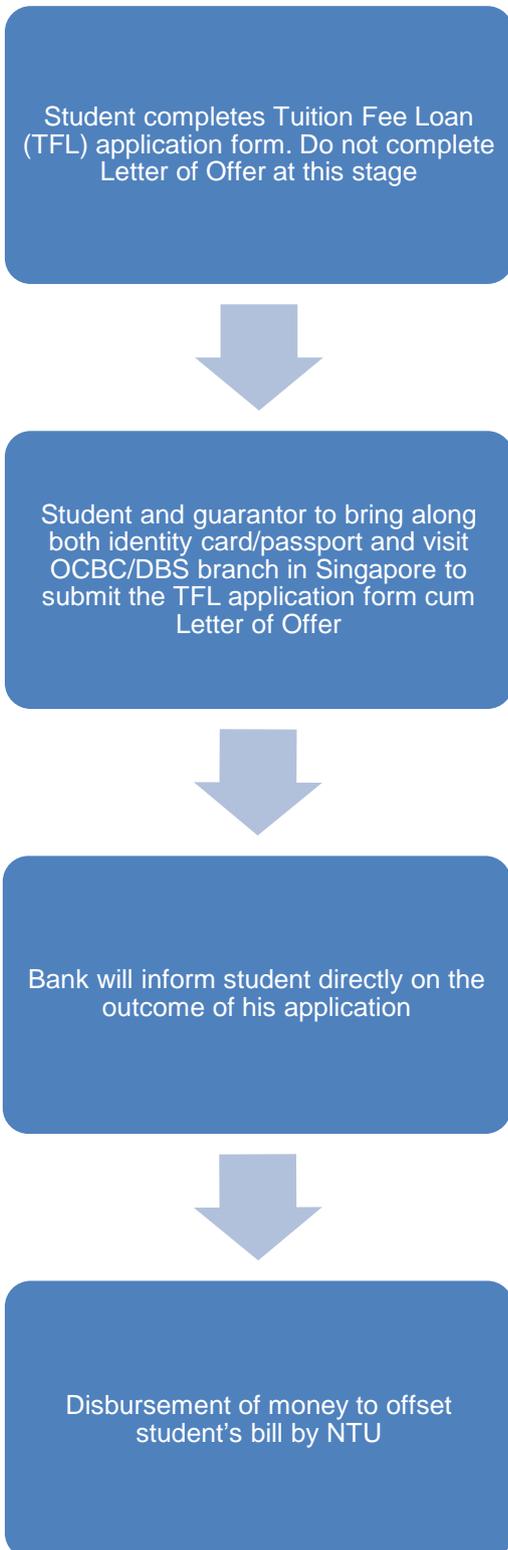


TUITION FEE LOAN APPLICATION FLOW

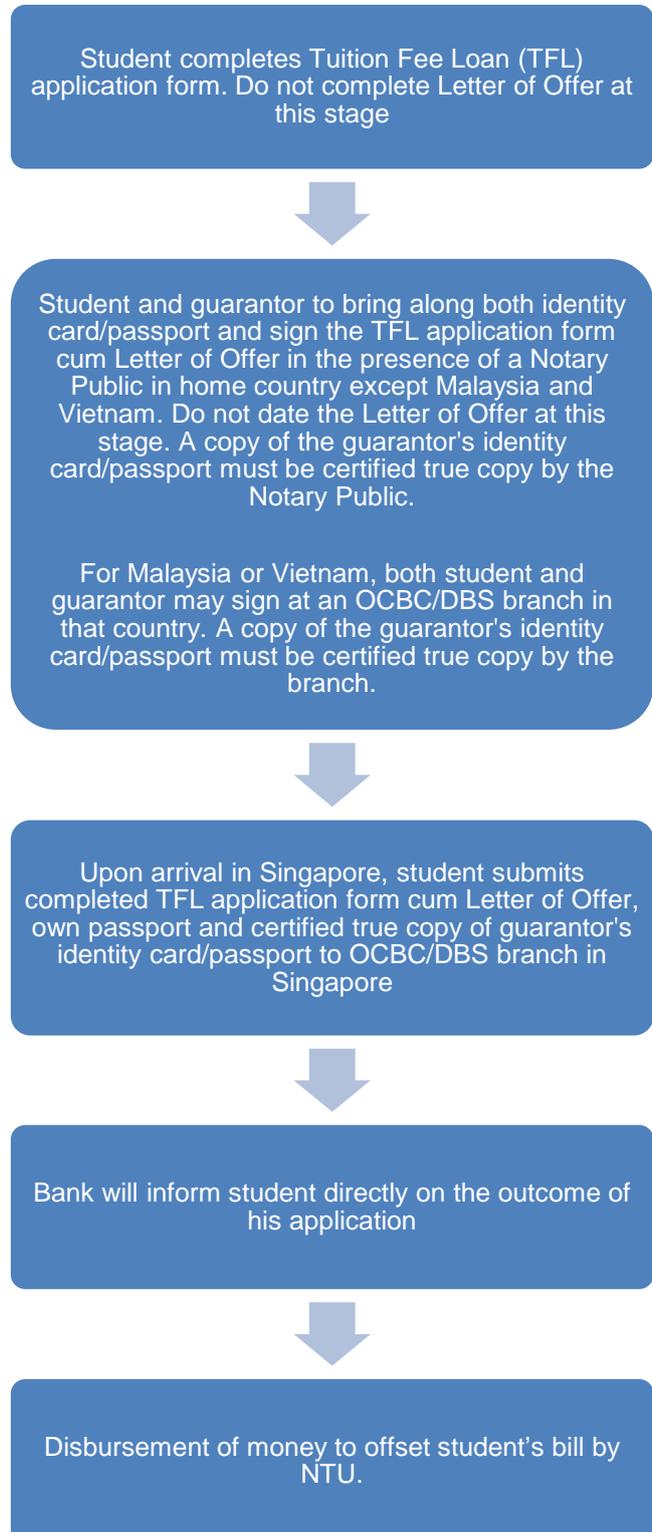
SCENARIO 1

- Student and guarantor in Singapore



SCENARIO 2

- Student and guarantor in home country



TUITION FEE LOAN APPLICATION FLOW

SCENARIO 3

- Student in Singapore
- Guarantor in home country

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

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

Guarantor brings along his identity card/passport and sign the TFL application form cum Letter of Offer in the presence of a Notary Public in home country except Malaysia and Vietnam. 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.

For Malaysia or Vietnam, guarantor may sign at an OCBC/DBS branch in that country. A copy of the guarantor's identity card/passport must be certified true copy by the branch.

Guarantor mails back the verified TFL application form cum Letter of Offer and certified true copy of his identity card/passport to student in Singapore

Student submits TFL application form cum Letter of Offer, own passport and certified true copy of his guarantor's identity card/passport to OCBC/DBS branch in Singapore. Student to sign the Letter of Offer in the presence of a bank officer

Bank will inform student directly on the outcome of his application

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