

Student Guide for Tuition Fee Loan Application

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1 Apply for Tuition Fee Loan

Prerequisite: Only matriculated students will be able to apply for the Tuition Fee Loan. For international students, only those who apply for Tuition Grant are eligible to apply for the loan.

Basic flow of the Tuition Fee Loan Application:

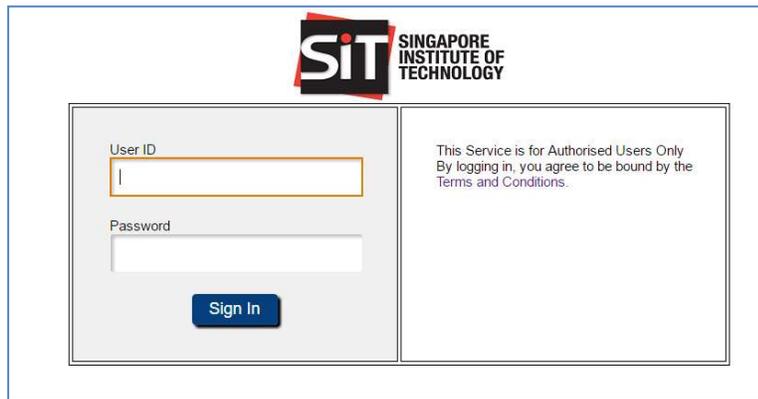
1. Apply for Tuition Fee Loan through IN4SIT.
2. Print the application form upon submission of application in IN4SIT.
3. For late application, print and submit the letter of late endorsement along with the application form (to any DBS branch only).
4. Submit the application form, letter of late endorsement (for late application), and all necessary documentation to the bank along with the guarantor for the loan.
5. Upon successful application at the bank, update the bank submission details in IN4SIT to update that the application has been completed.

1.1 Signing in

The steps below are required to apply for Tuition Fee Loan:

1. Open the browser (i.e. Internet Explorer)
2. Type the URL of IN4SIT in the browser address box.
3. Enter your login credentials, then click on **Sign In** button or press **Enter** key.

NB: User ID and Password are case sensitive

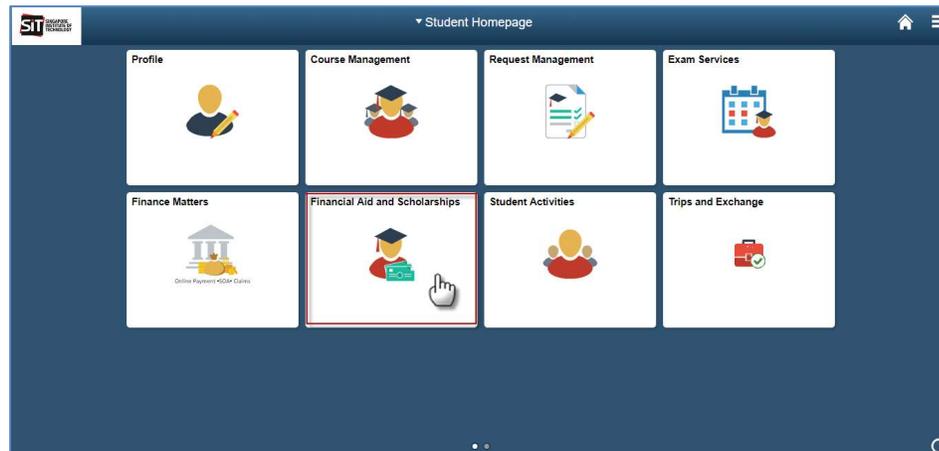


4. Successful sign in will redirect user to the homepage of IN4SIT.

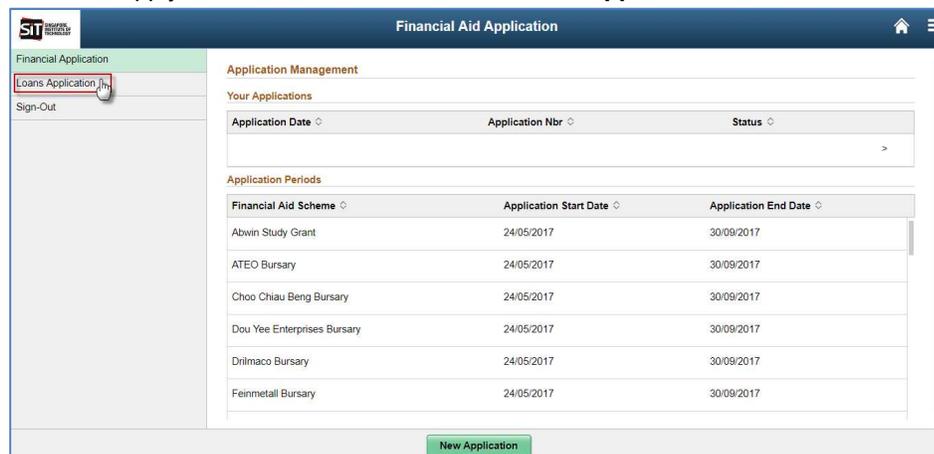


1.2 Navigating to the Page

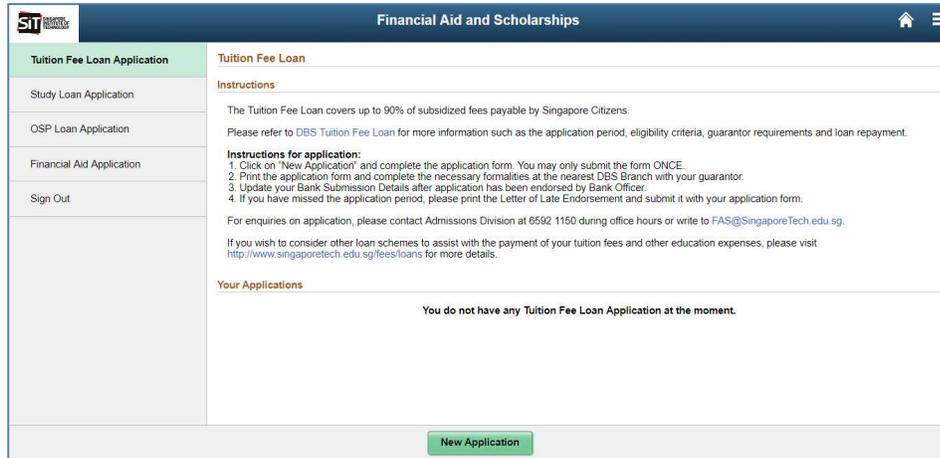
1. Click on **Financial Aid and Scholarships** tile in the homepage of SIS.



2. **Financial Aid Application** page will be displayed by default. This page is to apply for Financial Aid in SIS. To apply for Tuition Fee Loan, click on **Loans Application** on the sidebar menu of the page.

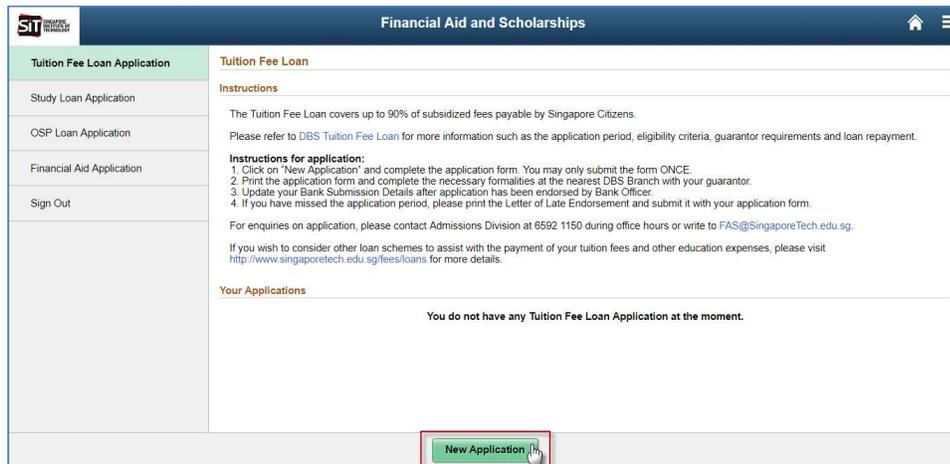


- System will redirect user to the Loan Application page. By default, **Tuition Fee Loan Application** page will be displayed.



1.3 Starting New Application

- Click on **New Application** button on the bottom of the page.

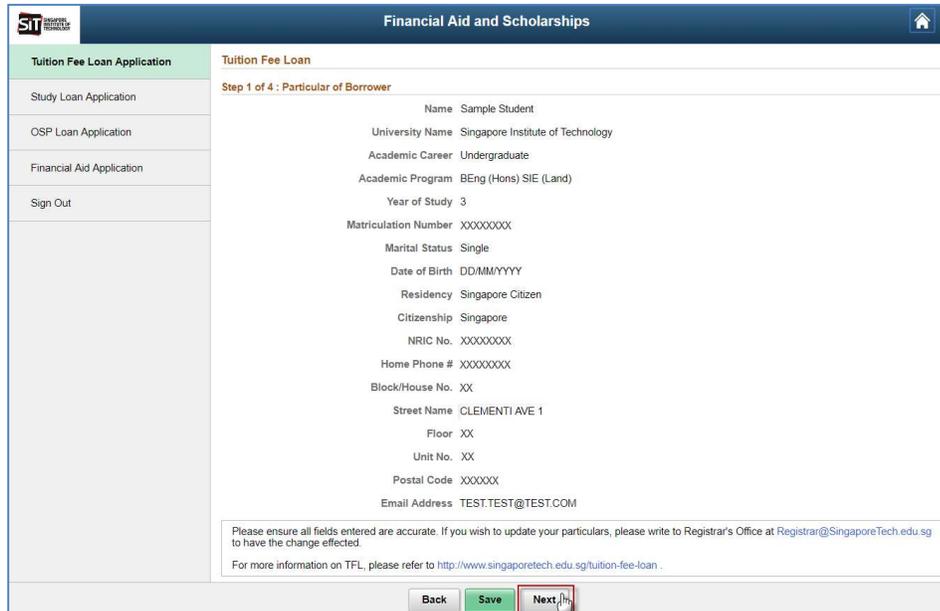


- Students will see their personal particulars in the page. For Singapore Citizen and Singapore Permanent Resident, all values will be read only as it is coming from the system. However, for International Student, some fields are editable and require students to enter the necessary information, e.g.: Passport Information (as the identity number in applying for loan), Singapore Address (Block/House No, Street Name, Floor No, Unit No), and Overseas Address (Overseas Address 1, 2, 3, 4).

Field Name	Required? (Yes/No)	Comments
Passport Number	Yes	Field to capture the passport number of the international student.
Passport Expiry Date	Yes	Field to capture the expiry date of the passport.
Country Issuing Passport	Yes	Field to capture the country issuing passport.

Field Name	Required? (Yes/No)	Comments
Block/House No	Yes	Field to capture the block/house number of the Singapore Address where the international student stays.
Street Name	No	Field to capture the street name of the Singapore Address where the international student stays.
Floor	No	Field to capture the floor number of the Singapore Address where the international student stays.
Unit No	No	Field to capture the unit number of the Singapore Address where the international student stays.
Overseas Address 1	Yes	Field to capture the overseas home address of the international student.
Overseas Address 2	No	Field to capture the overseas home address of the international student.
Overseas Address 3	No	Field to capture the overseas home address of the international student.
Overseas Address 4	No	Field to capture the overseas home address of the international student.

Singapore Citizen and Permanent Resident page display

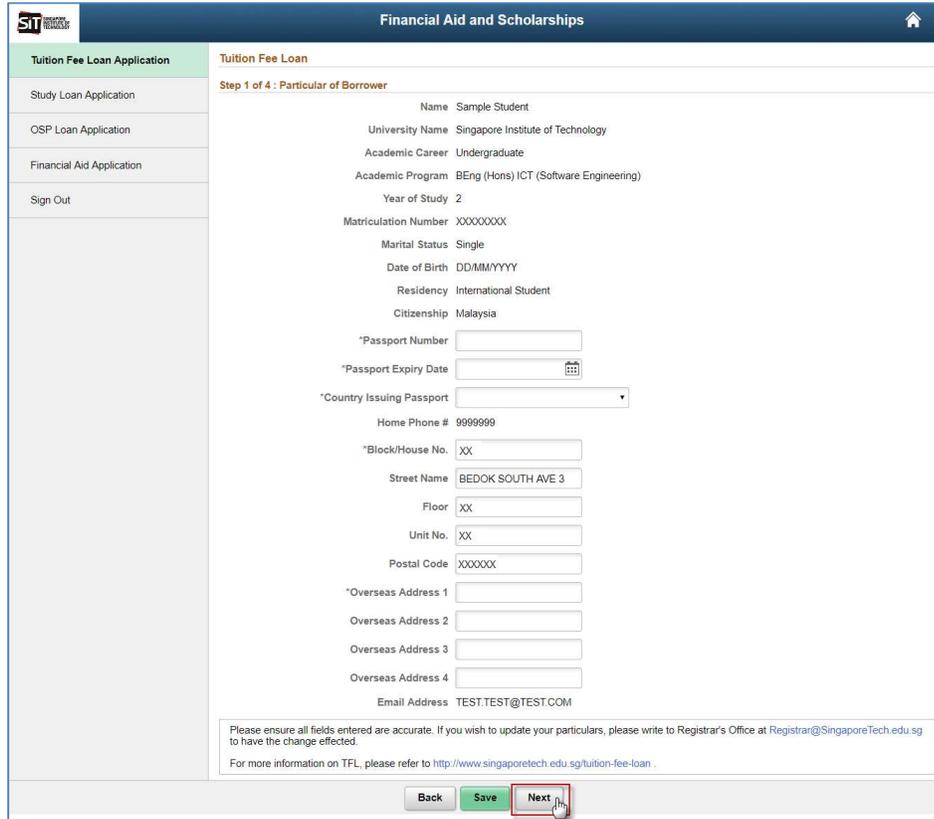


The screenshot shows the 'Financial Aid and Scholarships' portal. The main heading is 'Tuition Fee Loan Application'. The current step is 'Step 1 of 4 : Particular of Borrower'. The form displays the following details for a 'Sample Student':

- Name: Sample Student
- University Name: Singapore Institute of Technology
- Academic Career: Undergraduate
- Academic Program: BEng (Hons) SIE (Land)
- Year of Study: 3
- Matriculation Number: XXXXXXXX
- Marital Status: Single
- Date of Birth: DD/MM/YYYY
- Residency: Singapore Citizen
- Citizenship: Singapore
- NRIC No.: XXXXXXXX
- Home Phone #: XXXXXXXX
- Block/House No.: XX
- Street Name: CLEMENTI AVE 1
- Floor: XX
- Unit No.: XX
- Postal Code: XXXXXX
- Email Address: TEST.TEST@TEST.COM

At the bottom of the form, there are three buttons: 'Back', 'Save', and 'Next'. The 'Next' button is highlighted with a red box. A disclaimer at the bottom of the form reads: 'Please ensure all fields entered are accurate. If you wish to update your particulars, please write to Registrar's Office at Registrar@SingaporeTech.edu.sg to have the change effected. For more information on TFL, please refer to <http://www.singaporetech.edu.sg/tuition-fee-loan>.'

International Student page display



Financial Aid and Scholarships

Tuition Fee Loan Application

Tuition Fee Loan

Step 1 of 4 : Particulars of Borrower

Name Sample Student

University Name Singapore Institute of Technology

Academic Career Undergraduate

Academic Program BEng (Hons) ICT (Software Engineering)

Year of Study 2

Matriculation Number XXXXXXXX

Marital Status Single

Date of Birth DD/MM/YYYY

Residency International Student

Citizenship Malaysia

*Passport Number

*Passport Expiry Date

*Country Issuing Passport

Home Phone # 9999999

*Block/House No.

Street Name BEDOK SOUTH AVE 3

Floor

Unit No.

Postal Code XXXXXX

*Overseas Address 1

Overseas Address 2

Overseas Address 3

Overseas Address 4

Email Address TEST.TEST@TEST.COM

Please ensure all fields entered are accurate. If you wish to update your particulars, please write to Registrar's Office at Registrar@SingaporeTech.edu.sg to have the change effected.

For more information on TFL, please refer to <http://www.singaporetech.edu.sg/tuition-fee-loan>.

Verify that all information displayed or entered are correct before continuing the application.

IMPORTANT! If there are any discrepancies found in the student particulars, do not proceed with the application. Instead, contact the Registrar Office to update your particulars prior to completing the application.

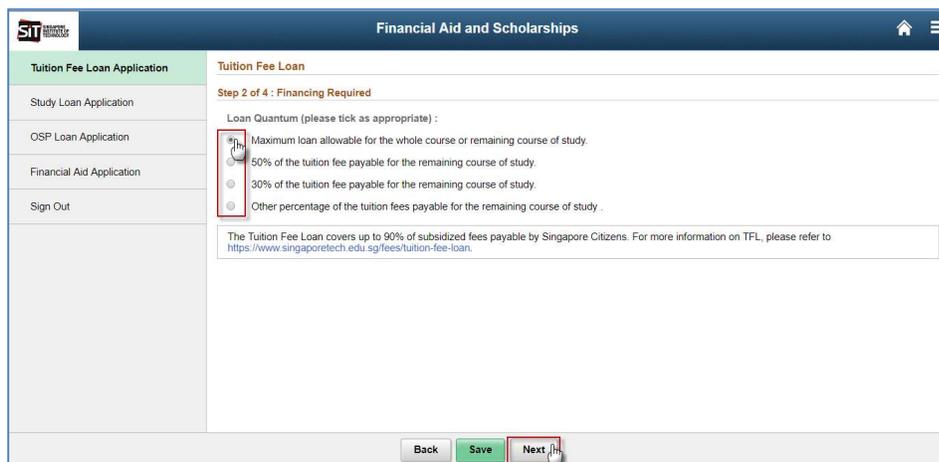
After verification is done, click on **Next** button to continue to the next step. A message box will be displayed to notify student about the particulars update to be made in Registrar Office.



Any data entered, edited, or displayed in this page will only be used for application form purpose. It will not modify the existing data in the system. Please write to Registrar's Office at Registrar@SingaporeTech.edu.sg with your updated particulars to have the change effected.

Click on **OK** button and system will redirect to the next step of the application.

- In this step, student will be required to choose the financing required needed under the Tuition Fee Loan. There are 4 options available in this page. Select the loan option you are intending to apply for. For option '**Other Percentage**', student is required to enter the percentage required which is not in the other 3 options. The maximum limit is 90%.

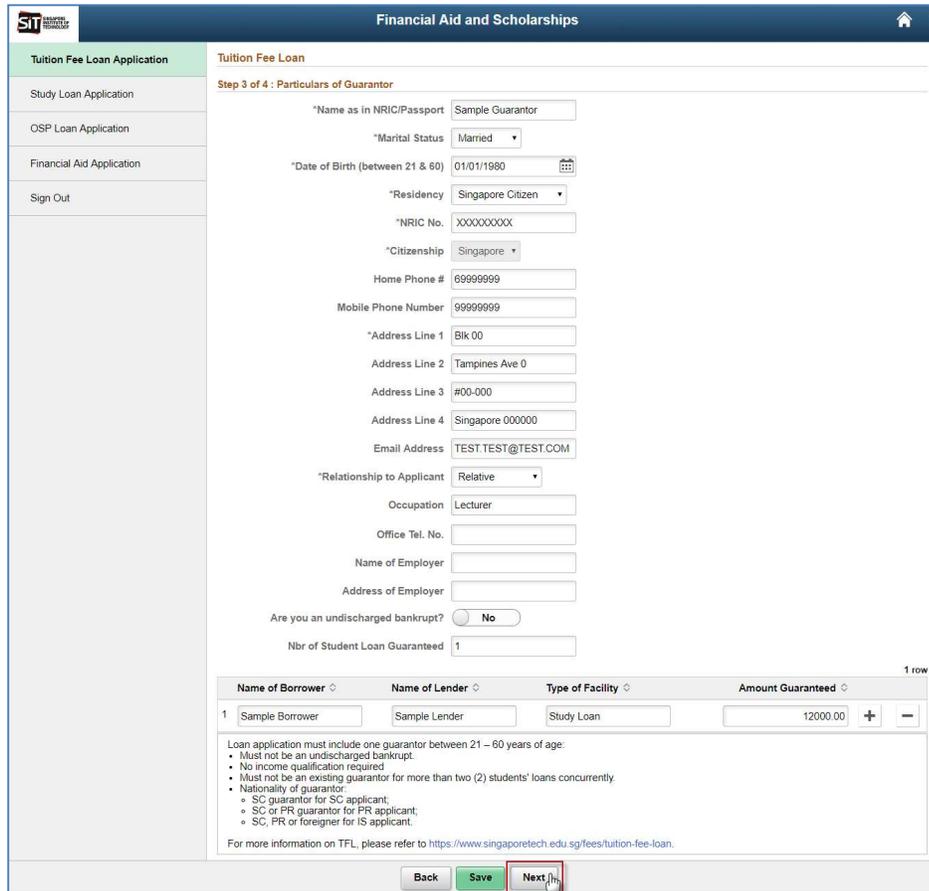


Upon selection, click on **Next** button to continue to the third step.

- In this step, students will input the particulars of guarantor who will guarantee the tuition fee loan as below. Required fields are indicated with (*) symbol.

Field Name	Required? (Yes/No)	Comments
Name as in NRIC/Passport	Yes	Field to capture the Guarantor's name.
Date of Birth	Yes	Field to capture the Guarantor's Date of Birth
Marital Status	Yes	Field to capture the Guarantor's Marital Status.
Residency	Yes	Field to capture the Guarantor's residency.
NRIC No.	Yes	Field to capture the Guarantor's NRIC No. if the residency is Singapore Citizen or Singapore Permanent Resident.
Passport No.	Yes	Field to capture the Guarantor's Passport No. if the residency of the guarantor is Foreigner.
Passport Expiry Date	Yes	Field to capture the Guarantor's Passport Expiry Date if the residency of the guarantor is Foreigner.
Country Issuing Passport	Yes	Field to capture the country Issuing Passport if the residency of the guarantor is Foreigner.
Citizenship	Yes	Field to capture the Guarantor's citizenship.
Home Tel No.	Yes	Field to capture the Guarantor's Home Tel No. Student should provide either home telephone or mobile phone number.
Mobile No.	Yes	Field to capture the Guarantor's Mobile No. Student should provide either home telephone or mobile phone number.
Address 1	Yes	Field to capture the Guarantor's Permanent Home Address
Address 2	No	Field to capture the Guarantor's Permanent Home Address
Address 3	No	Field to capture the Guarantor's Permanent Home Address
Address 4	No	Field to capture the Guarantor's Permanent Home Address
Email Address	No	Field to capture the Guarantor's Email Address
Relationship to Applicant	Yes	Field to capture the Guarantor's Relationship to Applicant
Occupation	No	Field to capture the Guarantor's occupation

Field Name	Required? (Yes/No)	Comments
Office Tel No.	No	Field to capture the Guarantor's office telephone no.
Name of Employer	No	Field to capture the Guarantor's employer name
Address of Employer	No	Field to capture the Guarantor's employer address
Are you an undischarged bankrupt?	Yes	Field to capture if the guarantor is an undischarged bankrupt.
Nbr of Student Loan Guaranteed	Yes	Field to capture if the number of student loan guaranteed by the guarantor
Name of Borrower	Yes	Field to capture name of other student that he/she is a guarantor to.
Name of Lender	Yes	Field to capture name of lender that he/she is a guarantor to.
Type of Facility	Yes	Field to capture the type of facility that he/she is a guarantor to
Amount Guaranteed	Yes	Field to capture amount guaranteed for the student stated in Name of Borrower



Financial Aid and Scholarships

Tuition Fee Loan Application

Tuition Fee Loan

Step 3 of 4 : Particulars of Guarantor

*Name as in NRIC/Passport: Sample Guarantor

*Marital Status: Married

*Date of Birth (between 21 & 60): 01/01/1980

*Residency: Singapore Citizen

*NRIC No.: XXXXXXXXX

*Citizenship: Singapore

Home Phone #: 69999999

Mobile Phone Number: 99999999

*Address Line 1: Blk 00

Address Line 2: Tampines Ave 0

Address Line 3: #00-000

Address Line 4: Singapore 000000

Email Address: TEST.TEST@TEST.COM

*Relationship to Applicant: Relative

Occupation: Lecturer

Office Tel. No.:

Name of Employer:

Address of Employer:

Are you an undischarged bankrupt? No

Nbr of Student Loan Guaranteed: 1

Name of Borrower	Name of Lender	Type of Facility	Amount Guaranteed
1 Sample Borrower	Sample Lender	Study Loan	12000.00

Loan application must include one guarantor between 21 – 60 years of age:

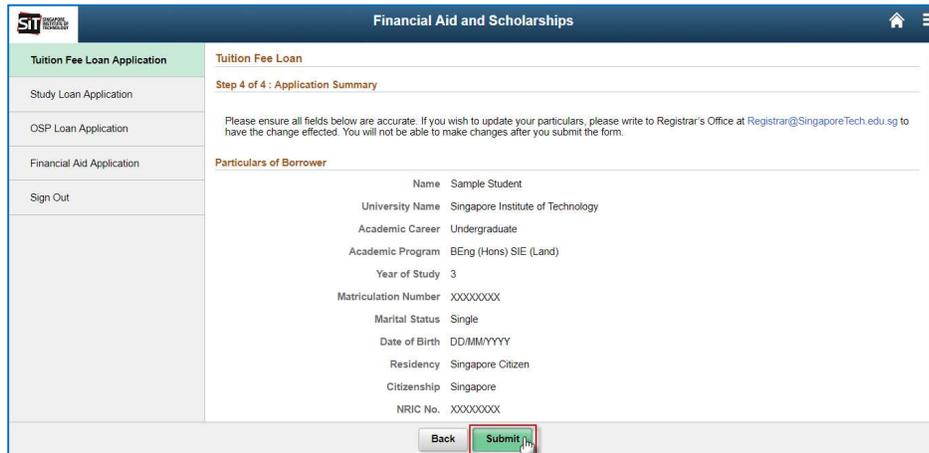
- Must not be an undischarged bankrupt.
- No income qualification required
- Must not be an existing guarantor for more than two (2) students' loans concurrently.
- Nationality of guarantor:
 - SC guarantor for SC applicant.
 - SC or PR guarantor for PR applicant.
 - SC, PR or foreigner for IS applicant.

For more information on TFL, please refer to <https://www.singaporetech.edu.sg/fees/tuition-fee-loan>.

Back Save **Next**

Upon entering all the required information, click on **Next** button to continue.

- Students will need to verify the information from Step 1 to 3 in this page before submission. Please ensure that all information are accurate because students are not allowed to update any information once the application is submitted.



Financial Aid and Scholarships

Tuition Fee Loan Application

Step 4 of 4 : Application Summary

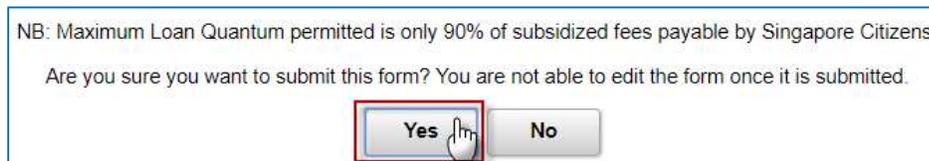
Please ensure all fields below are accurate. If you wish to update your particulars, please write to Registrar's Office at Registrar@SingaporeTech.edu.sg to have the change effected. You will not be able to make changes after you submit the form.

Particulars of Borrower

Name	Sample Student
University Name	Singapore Institute of Technology
Academic Career	Undergraduate
Academic Program	BEng (Hons) SIE (Land)
Year of Study	3
Matriculation Number	XXXXXXXX
Marital Status	Single
Date of Birth	DD/MM/YYYY
Residency	Singapore Citizen
Citizenship	Singapore
NRIC No.	XXXXXXXX

Back Submit

Once the verification is done, click on **Submit** button. Click on **Yes** button when a confirmation prompt box appears in the page as below. This is the final step of applying Tuition Fee Loan through IN4SIT.



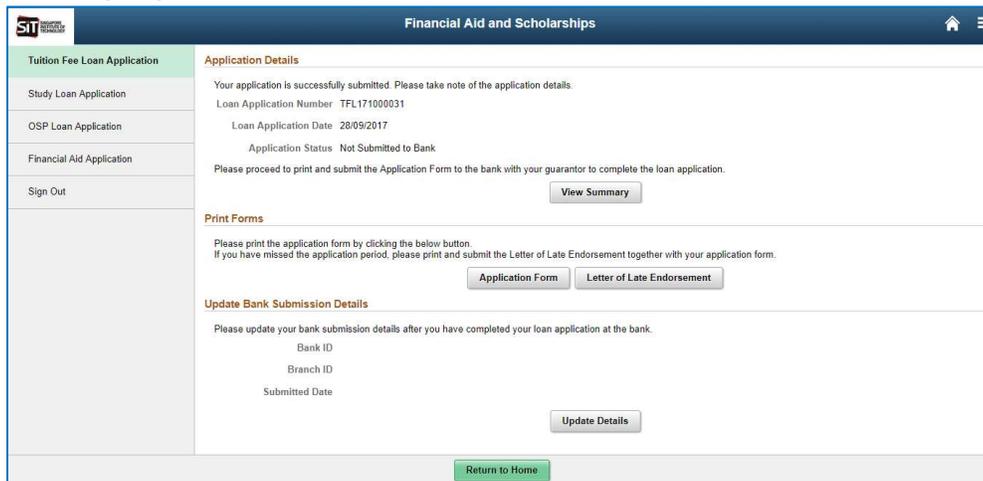
NB: Maximum Loan Quantum permitted is only 90% of subsidized fees payable by Singapore Citizens.

Are you sure you want to submit this form? You are not able to edit the form once it is submitted.

Yes No

1.4 Dealing with Submitted Application

If a student continues from section 2.3 above, by default, system will redirect to the **Application Summary** page as below.



Financial Aid and Scholarships

Tuition Fee Loan Application

Application Details

Your application is successfully submitted. Please take note of the application details.

Loan Application Number	TFL171000031
Loan Application Date	28/09/2017
Application Status	Not Submitted to Bank

Please proceed to print and submit the Application Form to the bank with your guarantor to complete the loan application.

View Summary

Print Forms

Please print the application form by clicking the below button.
If you have missed the application period, please print and submit the Letter of Late Endorsement together with your application form.

Application Form Letter of Late Endorsement

Update Bank Submission Details

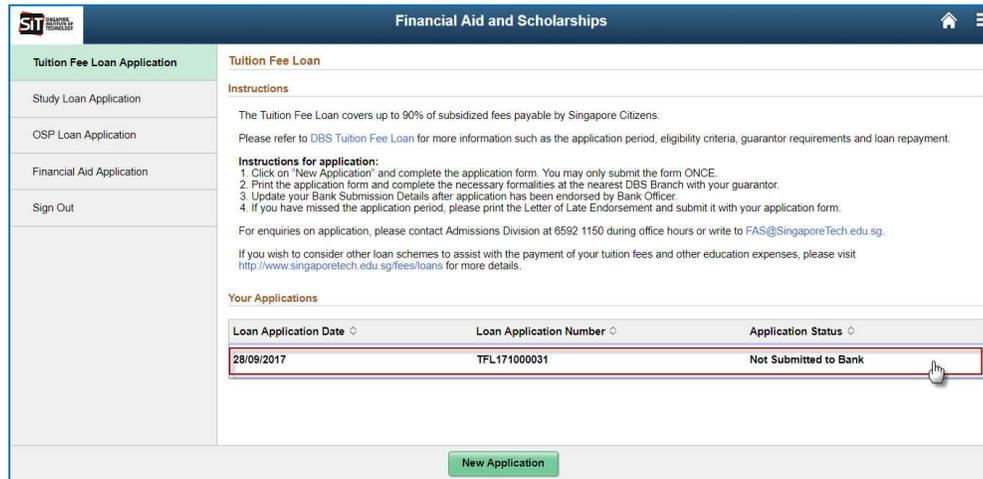
Please update your bank submission details after you have completed your loan application at the bank.

Bank ID	
Branch ID	
Submitted Date	

Update Details

Return to Home

For students who have submitted the application but then sign out or move to any other page in the system, they can still access the **Application Summary** page above by redoing the steps in section 2.1 (if students have signed out from system) and section 2.2. For students who have submitted the application in SIS, the display of page in section 2.2 step 3 will be different. It will be displayed as below.



Click on the row of existing application and it will redirect to the **Application Summary** page again.

Upon submission in the system, the initial application status will be **'Not Submitted to Bank'**. There are at least 4 statuses used for the Tuition Fee Loan application as below:

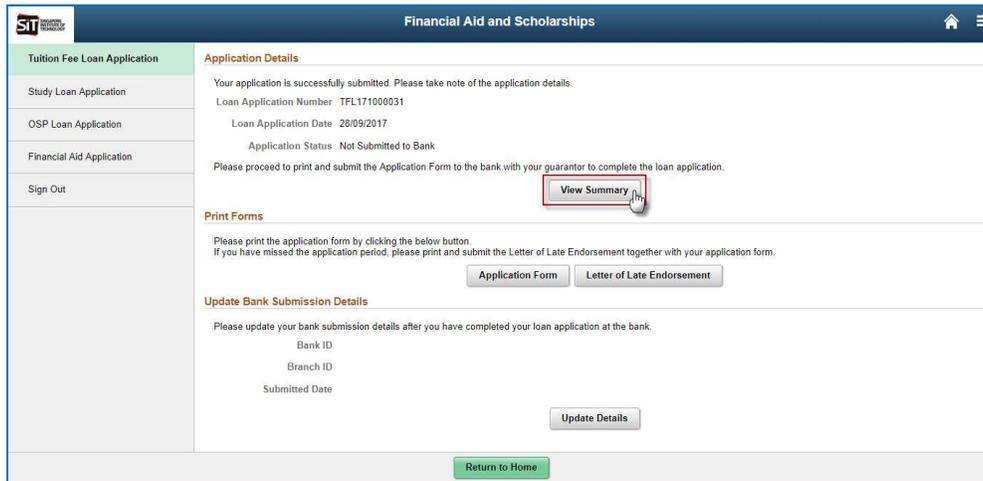
Status	Description
Draft	Loan application is not submitted in IN4SIT yet. Student initiated the application and only saved the application in SIS.
Not Submitted to Bank	Loan application is submitted in IN4SIT, but not submitted to the bank yet.
Submitted to Bank	Loan application has been successfully submitted to the bank and the bank submission details have been updated in IN4SIT.
Approved by bank	Loan application has been approved by bank.
Rejected	Loan application has been rejected by SIT/bank.

In **Application Summary** page, student can do the below items:

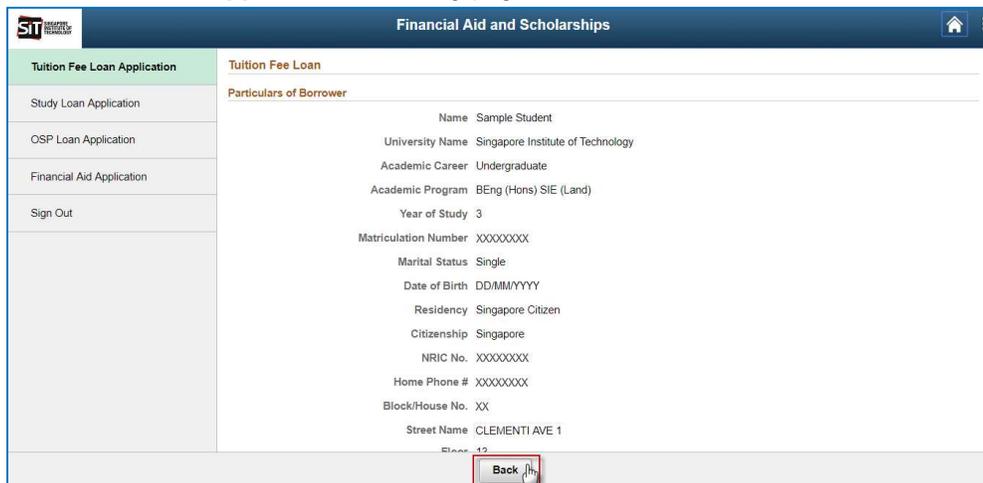
- View Summary for the Tuition Fee Loan Application
- Print the application form for submission to bank.
- Print the letter of late endorsement for submission to bank in case of late application.
- Update the bank submission details after successful submission to bank.

1.4.1 View Summary of Application

For viewing the summary of the application, click on the **'View Summary'** button in **Application Details** section.

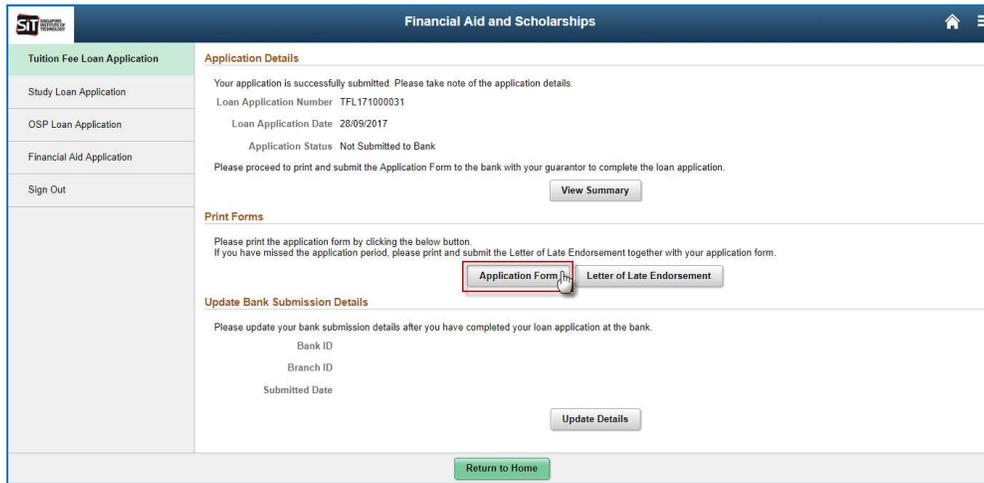


System will display all of information submitted during the application in the page. Basically it resembles the Application Confirmation page (Step 4) or the last step before submission. User can click on **'Back'** button to return to **Application Summary** page.

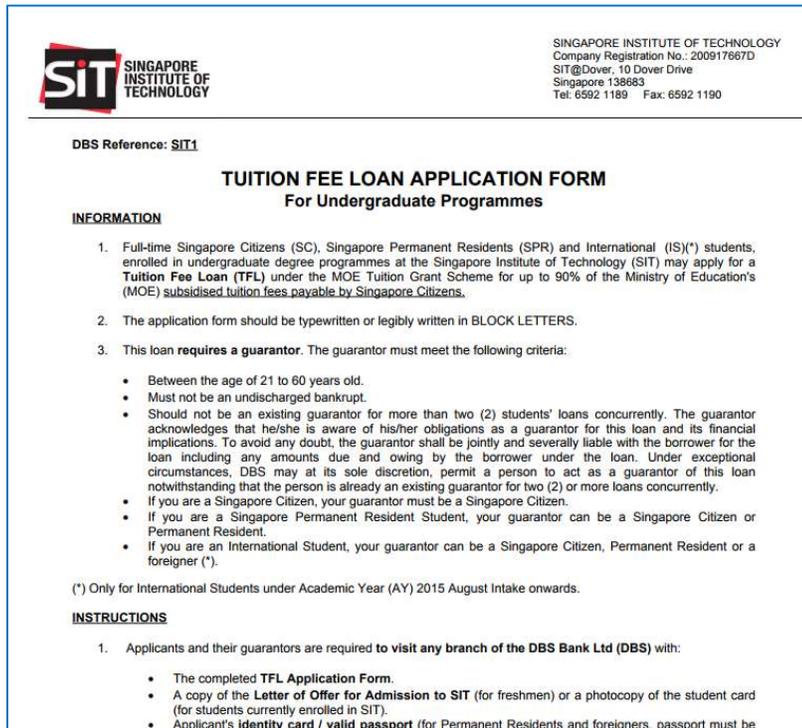


1.4.2 Print Application Form

For printing the application form, click on the **'Application Form'** button in **Print Forms** section.



A PDF report will be generated to a new tab. Students can save it to their local computer or print it directly. This document will be submitted as hardcopy form to bank staff as part of the application itself.



SINGAPORE INSTITUTE OF TECHNOLOGY
Company Registration No.: 200917667D
SIT@Dover, 10 Dover Drive
Singapore 138683
Tel: 6592 1189 Fax: 6592 1190

DBS Reference: **SIT1**

TUITION FEE LOAN APPLICATION FORM For Undergraduate Programmes

INFORMATION

- Full-time Singapore Citizens (SC), Singapore Permanent Residents (SPR) and International (IS)(*) students, enrolled in undergraduate degree programmes at the Singapore Institute of Technology (SIT) may apply for a **Tuition Fee Loan (TFL)** under the MOE Tuition Grant Scheme for up to 90% of the Ministry of Education's (MOE) subsidised tuition fees payable by Singapore Citizens.
- The application form should be typewritten or legibly written in BLOCK LETTERS.
- This loan **requires a guarantor**. The guarantor must meet the following criteria:
 - Between the age of 21 to 60 years old.
 - Must not be an undischarged bankrupt.
 - Should not be an existing guarantor for more than two (2) students' loans concurrently. The guarantor acknowledges that he/she is aware of his/her obligations as a guarantor for this loan and its financial implications. To avoid any doubt, the guarantor shall be jointly and severally liable with the borrower for the loan including any amounts due and owing by the borrower under the loan. Under exceptional circumstances, DBS may at its sole discretion, permit a person to act as a guarantor of this loan notwithstanding that the person is already an existing guarantor for two (2) or more loans concurrently.
 - If you are a Singapore Citizen, your guarantor must be a Singapore Citizen.
 - If you are a Singapore Permanent Resident Student, your guarantor can be a Singapore Citizen or Permanent Resident.
 - If you are an International Student, your guarantor can be a Singapore Citizen, Permanent Resident or a foreigner (*).

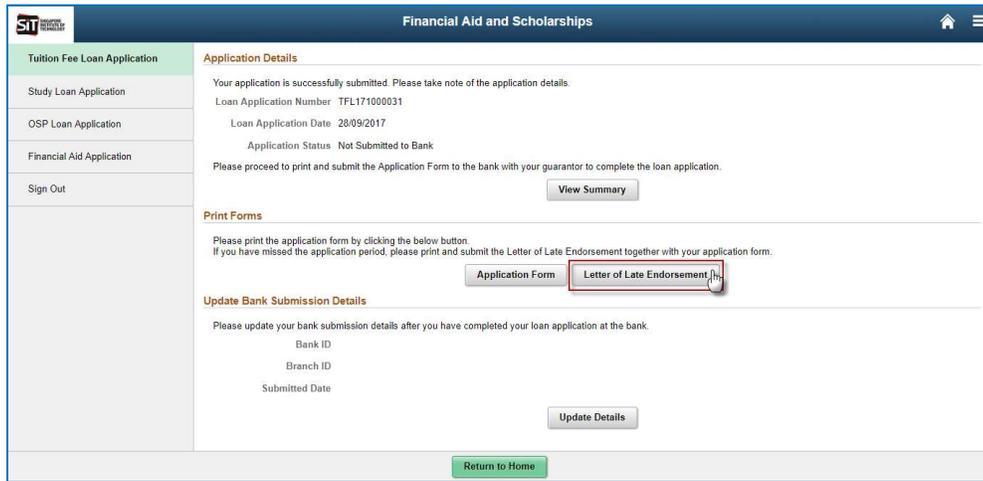
(*) Only for International Students under Academic Year (AY) 2015 August Intake onwards.

INSTRUCTIONS

- Applicants and their guarantors are required to **visit any branch of the DBS Bank Ltd (DBS)** with:
 - The completed **TFL Application Form**.
 - A copy of the **Letter of Offer for Admission to SIT** (for freshmen) or a photocopy of the student card (for students currently enrolled in SIT).
 - Applicant's **identity card / valid passport** (for Permanent Residents and foreigners, passport must be

1.4.3 Print Letter of Late Endorsement

For printing of the Letter of Late Endorsement, click on the '**Letter of Late Endorsement**' button in **Print Forms** section.



Financial Aid and Scholarships

Tuition Fee Loan Application

Study Loan Application

OSP Loan Application

Financial Aid Application

Sign Out

Application Details

Your application is successfully submitted. Please take note of the application details.

Loan Application Number: TFL171000031

Loan Application Date: 28/09/2017

Application Status: Not Submitted to Bank

Please proceed to print and submit the Application Form to the bank with your guarantor to complete the loan application.

[View Summary](#)

Print Forms

Please print the application form by clicking the below button. If you have missed the application period, please print and submit the Letter of Late Endorsement together with your application form.

[Application Form](#) [Letter of Late Endorsement](#)

Update Bank Submission Details

Please update your bank submission details after you have completed your loan application at the bank.

Bank ID

Branch ID

Submitted Date

[Update Details](#)

[Return to Home](#)

A PDF report will be generated to a new tab. Students can save it to their local computer or print it directly. This document will be submitted as hardcopy form to bank staff as part of the application itself. This form is only available for printing during the late application period.



SIT SINGAPORE INSTITUTE OF TECHNOLOGY

28 September 2017

To: **DBS Bank**

Dear Sir/Mdm

LETTER OF LATE ENDORSEMENT FOR TUITION FEE LOAN APPLICATION

This letter is to certify that [REDACTED], NRIC No. [REDACTED] is a student of the Singapore Institute of Technology. He is currently pursuing the BEng (Hons) SIE (Land) with Singapore Institute of Technology.

The student needs to apply for the Tuition Fee Loan for the payment of tuition fees from Trimester 2 onwards for AY2017/18.

This letter is valid for 7 days from date of issuance.

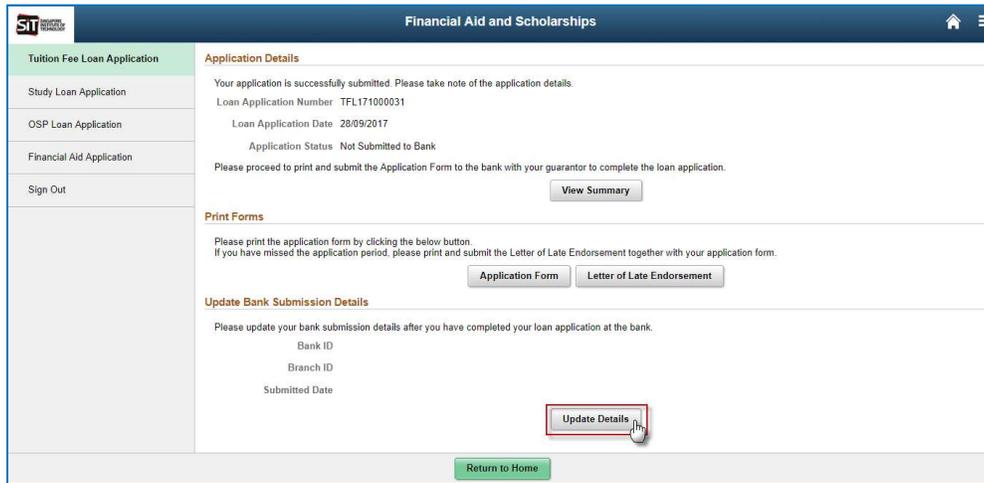
Please assist with the student's application.

Should you have any queries, please feel free to contact me at 6592 1150.

Thank you.

1.4.4 Update Bank Submission Details

For updating bank submission details, click on the **'Update Details'** button in **Update Bank Submission Details** section.



Financial Aid and Scholarships

Tuition Fee Loan Application

Application Details

Your application is successfully submitted. Please take note of the application details.

Loan Application Number: TFL171000031
 Loan Application Date: 28/09/2017
 Application Status: Not Submitted to Bank

Please proceed to print and submit the Application Form to the bank with your guarantor to complete the loan application.

[View Summary](#)

Print Forms

Please print the application form by clicking the below button.
 If you have missed the application period, please print and submit the Letter of Late Endorsement together with your application form.

[Application Form](#) [Letter of Late Endorsement](#)

Update Bank Submission Details

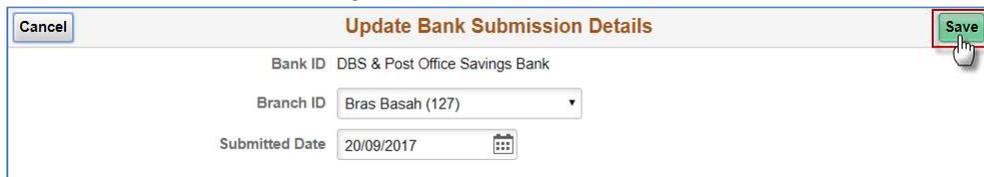
Please update your bank submission details after you have completed your loan application at the bank.

Bank ID
 Branch ID
 Submitted Date

[Update Details](#)

[Return to Home](#)

A subpage will be displayed, and students need to enter the bank branch information and the submission date. By default the bank displayed is only DBS Bank. System will also validate that the submission date should not be greater than the current date.



Update Bank Submission Details

[Cancel](#) [Save](#)

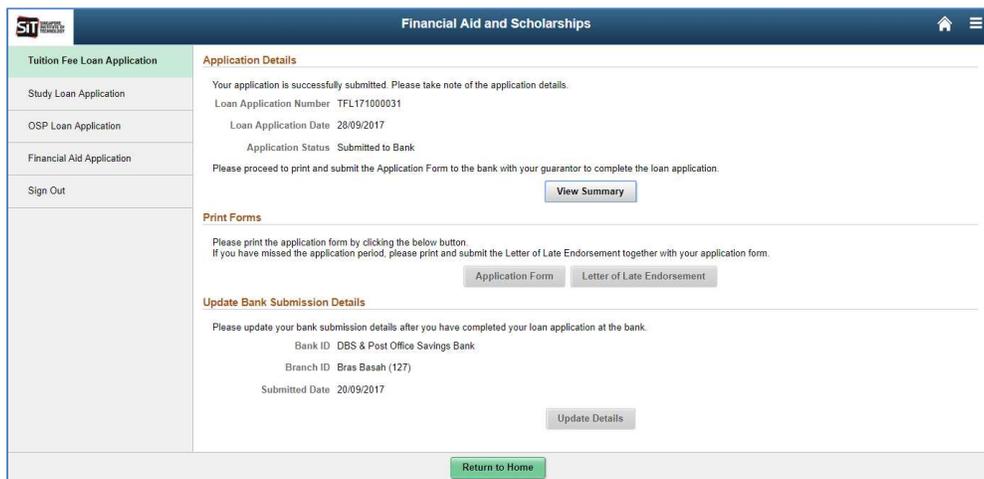
Bank ID: DBS & Post Office Savings Bank

Branch ID: Bras Basah (127)

Submitted Date: 20/09/2017

Upon entering the required information, click on **Save** button. The Loan Application status will be updated to '**Submitted to Bank**'. The Application Form, Letter of Late Endorsement, and Update Details button will be disabled upon the status change.

Important! Once the bank submission detail is updated by student, the application form and letter of late endorsement are no longer available for printing. Please be very careful **NOT** to update this information before you confirm that the submission to DBS has been completed.



Financial Aid and Scholarships

Tuition Fee Loan Application

Application Details

Your application is successfully submitted. Please take note of the application details.

Loan Application Number: TFL171000031
 Loan Application Date: 28/09/2017
 Application Status: Submitted to Bank

Please proceed to print and submit the Application Form to the bank with your guarantor to complete the loan application.

[View Summary](#)

Print Forms

Please print the application form by clicking the below button.
 If you have missed the application period, please print and submit the Letter of Late Endorsement together with your application form.

[Application Form](#) [Letter of Late Endorsement](#)

Update Bank Submission Details

Please update your bank submission details after you have completed your loan application at the bank.

Bank ID: DBS & Post Office Savings Bank
 Branch ID: Bras Basah (127)
 Submitted Date: 20/09/2017

[Update Details](#)

[Return to Home](#)