

OCBC Business Loan Application:

OCBC

You are in **Business Banking** **SMEs**

Digital Business Banking Help and support Contact us

Accounts Loans Trade Collections and Payments Running a business International **Login**

Business Banking > SMEs > Loans > Business Term Loan

BUSINESS TERM LOAN

Turn ambition to action with a business loan

Why you will love this

- ✓ Save up to \$5,250 with 50% off facility fees
- ✓ Collateral-free* business loan for SMEs
- ✓ Provides immediate funds for your business

Who can apply

- The company must be locally incorporated for at least 2 years
- At least 30% of the company owned by Singaporeans / PRs

Apply now

Need help?

1. Page from OCBC Website for Business Loan Application.

Let's start with how much you need

Requested amount
S\$ 100,000

Repayment period
5 years

Estimated monthly repayment
S\$ 2,015.70

Based on effective interest rate of 7.75% p.a.

Next

2. Once the Apply Now button is clicked, a loan calculator will appear. User can insert the desired loan amount and tenure. The system will generate the Estimated Monthly Repayment amount.

This will take just 5 minutes

For quicker loan approval, please have the following ready:

- ✓ Your SingPass or CorpPass login details
- ✓ Your personal IRAS Notice of Assessment for the last 2 years
- ✓ Your business Profit & Loss statement for the latest year

To get an accurate loan amount, please provide actual numbers for your financial details.

[< Back](#)

Next

3. Once you have calculated the instalment for your desired loan amount, this message will appear.

How do we contact you?

Mobile number
+65 82550028

Email
koh.xian.kun@gmail.com

[< Back](#)

Next

4. User would then need to fill up their contact details.

Verify your contact details

Please enter the code that was sent to the mobile number you gave us:

Enter OTP
353780

[Resend OTP](#)

Next

5. Verification code will be sent to the registered mobile number and user would need to key in the OTP in order to proceed to the next step.

Help us identify your business

Company name or UEN
201213474H

Search

OR

Login with Corp Pass to retrieve your corporate and personal details via Myinfo Business.

Apply with Myinfo Business

What is Myinfo Business? 

6. There are two ways for user to continue the application process:
 - i) Key in Company Name or UEN
 - ii) Login with Corp Pass

We found a few matching business names

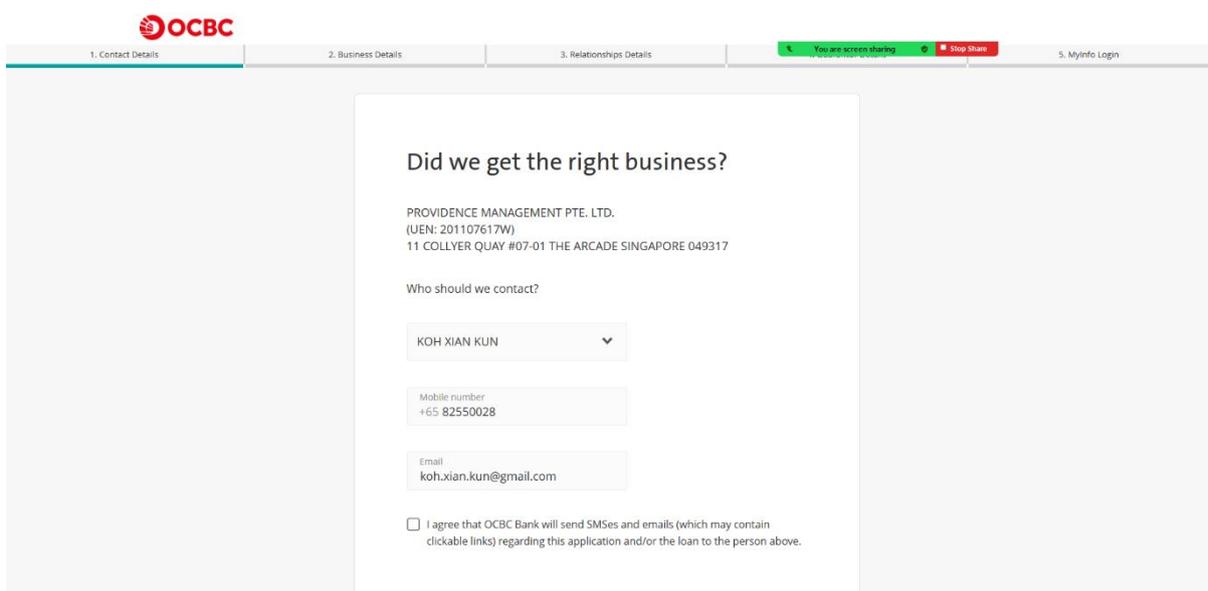
Please choose your company.

PROVIDENCE MANAGEMENT
PTE. LTD.

XIN XI LONG PTE. LTD.

XING XI LONG PTE. LTD.

7. We are using the UEN search and the system will identify the company's name.



The screenshot shows the OCBC bank portal interface. At the top, there is a navigation bar with the OCBC logo and five tabs: "1. Contact Details", "2. Business Details", "3. Relationships Details", "4. You are screen sharing", and "5. MyInfo Login". The "4. You are screen sharing" tab is active, showing a green status bar with a "Stop Share" button. The main content area displays a confirmation form titled "Did we get the right business?". The form contains the following information: "PROVIDENCE MANAGEMENT PTE. LTD. (UEN: 201107617W) 11 COLLYER QUAY #07-01 THE ARCADE SINGAPORE 049317". Below this, it asks "Who should we contact?" and provides a dropdown menu with "KOH XIAN KUN" selected. There are also input fields for "Mobile number" (+65 82550028) and "Email" (koh.xian.kun@gmail.com). At the bottom, there is a checkbox for "I agree that OCBC Bank will send SMSes and emails (which may contain clickable links) regarding this application and/or the loan to the person above."

8. All the contact details will then be populated in this page to confirm the details keyed in are accurate.



1. Contact Details | 2. Business Details | 3. Relationships Details | 4. Guarantor Details | 5. MyInfo Login

Tell us more about your business

PROVIDENCE MANAGEMENT PTE. LTD.
UEN: 201107617W

Mailing address
11 COLLYER QUAY #07-01 THE ARCADE SINGAPORE 049317

[Edit address >](#)

No. of permanent employees ⓘ

Financial Information
Please provide actual figures of your company's financial information.

Start of latest financial year

9. The 2nd tab (Business Details) would require the user to key in the information such as No. of permanent employees & financial info etc.

Financial Information

Please provide actual figures of your company's financial information.

Start of latest financial year
01/01/2022

End of latest financial year
31/12/2022

Select currency
SGD ▼

Business sales turnover
S\$ 900,000.00 ⓘ

Net profit before tax
S\$ 55,000.00 ⓘ

10. Basic financial information to be filled in.



1. Contact Details | 2. Business Details | 3. Relationships Details | 4. Guarantor Details | 5. Myinfo Login | 6. Summary Details

Who else will be providing guarantee for this loan?

We encourage all directors or shareholders to be guarantors.

I confirm that the above persons have given their consent for me to provide the information above.

[< Back](#) [Next](#)

11. Message for guarantors.



1. Contact Details | 2. Business Details | 3. Relationships Details | 4. Guarantor Details | 5. Myinfo Login

We'd like to know more about you

Retrieve your personal details using Myinfo (Login with SingPass).

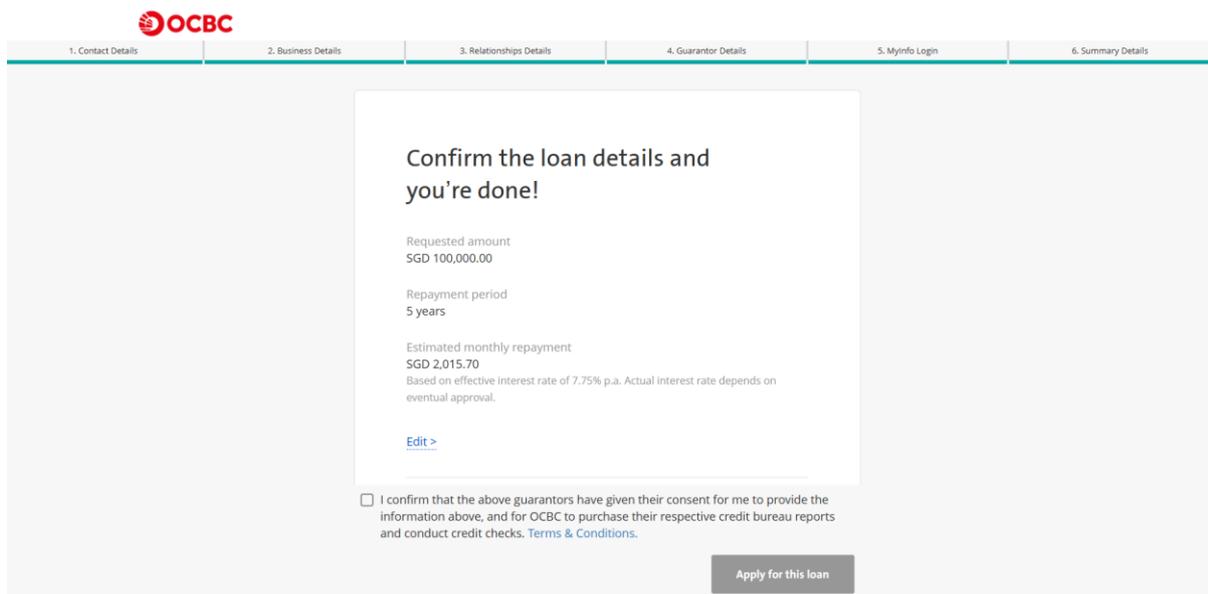
[Apply with Myinfo](#)

What is Myinfo? ⓘ
Alternatively, you can still [proceed without logging in >](#)

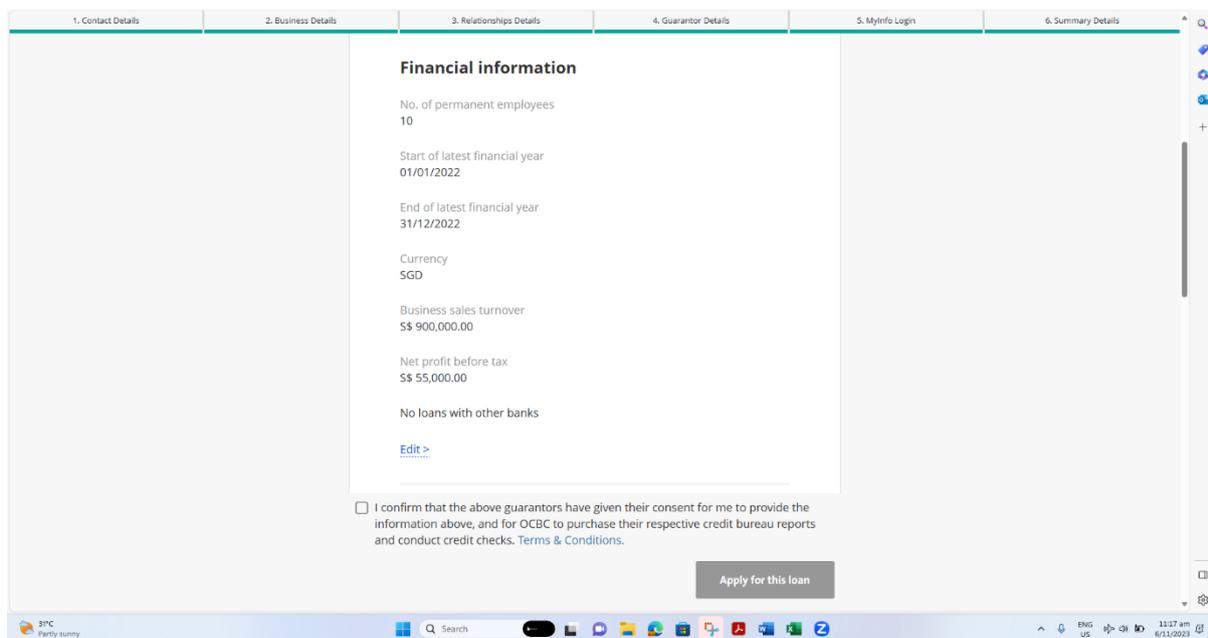
[< Back](#)

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12. Info retrieval for guarantors.



13. After all info has been captured, it will be displayed in Summary Details page as such.



14. Summary Details – continued.

1. Contact Details	2. Business Details	3. Relationships Details	4. Guarantor Details	5. MyInfo Login	6. Summary Details
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Company

Name
PROVIDENCE MANAGEMENT PTE. LTD.

Mailing address
11 COLLYER QUAY #07-01 THE ARCADE SINGAPORE 049317

[Edit >](#)

Contact person

Name
KOH XIAN KUN

Mobile
+65 82550028

Email
koh.xian.kun@gmail.com

[Edit >](#)

I confirm that the above guarantors have given their consent for me to provide the information above, and for OCBC to purchase their respective credit bureau reports and conduct credit checks. [Terms & Conditions.](#)

[Apply for this loan](#)

15. Summary Details – Continued.

1. Contact Details	2. Business Details	3. Relationships Details	4. Guarantor Details	5. MyInfo Login	6. Summary Details
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Guarantors' details

Guarantor 1

Name
KOH XIAN KUN

Mobile number
+65 82550028

Email
koh.xian.kun@gmail.com



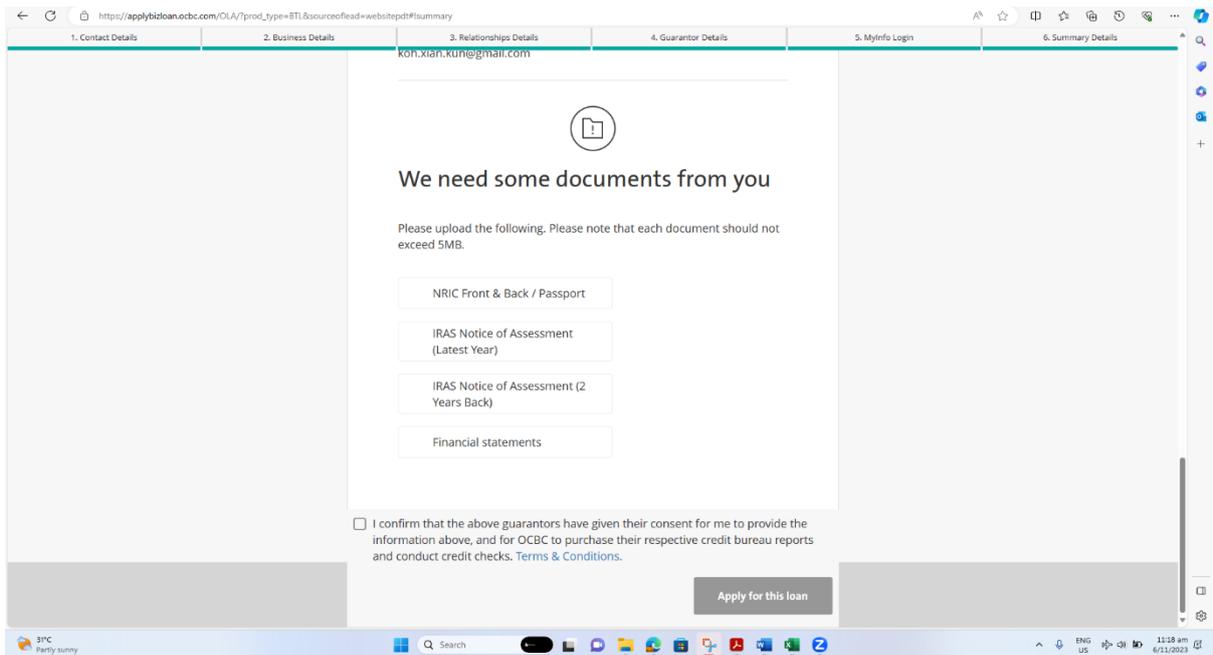
We need some documents from you

Please upload the following. Please note that each document should not exceed 5MB.

I confirm that the above guarantors have given their consent for me to provide the information above, and for OCBC to purchase their respective credit bureau reports and conduct credit checks. [Terms & Conditions.](#)

[Apply for this loan](#)

16. Summary Details – Continued.



17. Summary Details – Last: User would need to submit their documents for the application before applying for the loan.

Source: [Unsecured Business Term Loan for SMEs | OCBC Business Banking SG](#)