

# LOAN REPAYMENT REPLY SLIP

To be completed by the loan account holder. All changes require **ONE MONTH ADVANCE NOTICE**.  
**ONE** reply slip per loan. Please submit **ORIGINAL FORM** upon completion.



Name: \_\_\_\_\_

NRIC / FIN No: 

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Preferred Contact No.: \_\_\_\_\_

Preferred E-mail Address: \_\_\_\_\_

Current Residential Address: \_\_\_\_\_

Loan Account No.: \*TFL / SL / OSP / PC / EL / PGP 

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Status: \*Withdrawn / Studying / Graduated

I will repay my outstanding loan balance by [please **tick** the appropriate boxes]

- \*Full/Partial payment of the above loan of \$ \_\_\_\_\_  
(\*Cheque # \_\_\_\_\_ / GIRO) on \_\_\_\_\_ (dd/mm/yyyy).

*Minimum partial payment is **\$1,000.00**. Please refer to payment instructions on pg 2 Part A. Partial payment is **not** applicable to Postgraduate Loans. Deduction of partial payment via GIRO will be done on the same date as the instalment (ie, on the **first working day of the month**).*

- Equal monthly instalments of \$ \_\_\_\_\_ with effect from the 1<sup>st</sup> day working day of \_\_\_\_\_ (mm/yyyy).

One-time application for GIRO authorisation arrangement is required for the monthly instalment and can be applied via **one** of the following methods:

- i. DBS Internet Banking (DBS/POSB Account Holder) *Please refer to instructions on pg 2 Part B*
- ii. GIRO Form Application (Account Holder of Other Banks, eg, UOB, OCBC, Maybank, etc)

*GIRO authorisation arrangement made with OCBC Bank during UG days **CANNOT** be used for repayment of the loans. Establishing a new GIRO authorisation arrangement is required.*

*After the GIRO authorisation arrangement has been approved by your bank, any loan repayment will be collected from your designated bank account. Please maintain sufficient funds in your bank account for the deduction to avoid **penalty interest of 1% per month**.*

*Minimum monthly instalment is **\$100.00** unless otherwise stated in the loan agreement. Instalments will be deducted on the **first working day of every month**. The maximum repayment period is stated in the terms and conditions of your loan agreement.*

\_\_\_\_\_  
Signature of Loan Account Holder

\_\_\_\_\_  
Date

\*Please delete accordingly.

For Official Use only:  Prepared by: _____ Date: _____ Approved by: _____ Date: _____
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## A. INSTRUCTIONS ON SUBMISSION OF CHEQUES/CASHIER'S ORDER (NO CASH PAYMENT OR POST-DATED CHEQUES WILL BE ACCEPTED)

Please submit your payments together with the reply slip by the methods stated below:

### 1. Cheque/Cashier's Order Payments:

Please arrange for cheque to be issued in favour of "SMU" and provide the following details on the back of the cheque:

- a) Name
- b) Campus ID or NRIC / FIN No.
- c) Loan Account Number
- d) Contact No.

#### ➤ Drop it into SMU drop box located at:

- Level 1 SMU Administration Building Main Lobby (left of main entrance, near Security Counter) or
- Level 12 SMU Administration Building Office of Finance (in front of Finance Counter)

#### ➤ Mail it to:

Singapore Management University  
Student Loans Administration, Office of Finance  
Level 12  
SMU Administration Building  
81 Victoria Street  
Singapore 188065

## B. INSTRUCTIONS ON GIRO APPLICATION VIA DBS INTERNET BANKING

1. Select "Payments", "GIRO: Manage GIRO Arrangements" and "Add GIRO Arrangement".
2. Under "From Account", choose your preferred account for this payment.
3. Under "To Billing Organisation", select the "SMU".
4. Under "Bill Reference No.", please key in your NRIC/FIN No. in **BLOCK LETTERS** and alphanumeric (e.g. S1234567X / G0123456X) for the Billing Organisation. For the explanatory guide on "Bill Reference No", please click "View More Info".
5. Under "Payment Limit", please key in "0".
6. Click "Submit".
7. Check your information again before you click "Confirm".
8. When you get to the next page, please wait for the OTP (one-time password) to be sent to you through SMS. Key the OTP into your token and follow the instructions given on the website.
9. After submitting the OTP, the GIRO arrangement is then complete.

## C. CONTACT INFORMATION

Student Loans General Helpline: +65 6808 5470  
Monday to Friday (except Public Holidays)  
8.30am to 5.45pm

Email: [studentloans@smu.edu.sg](mailto:studentloans@smu.edu.sg)